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ABSTRACT

This study uses data from the 1992-93 National Postsecondary Student Aid Study to describe the financing of graduate and first-professional education. It begins with an essay on student borrowing that briefly profiles graduate and first-professional students and then examines the role of borrowing in financing graduate and first-professional education. The essay concludes that there are notable differences among degree programs and attendance patterns in the proportion of students who borrow and in the average amounts borrowed which reflect the length of programs, tuition and fees, and the varying amounts of grants and other aid received. Master's degree students were the least dependent on loans: about 10 percent of these borrowed in 1992-93. Forty percent of doctoral students had borrowed for an average cumulative debt of $19,300. First professional students, who pay the highest tuition, on average, and who are primarily full time, full year (77 percent), were the most dependent on loans. Of these 65 percent had borrowed an average of $38,900 by the time they graduated. The compendium of tables that follows the essay provides detailed data on student characteristics, types of financial aid awarded, sources of aid, and financing through family support and work. Each section of the compendium is prefaced by highlights summarizing the major findings related to the section's topic. Appendixes contain a glossary and technical notes and methodology information. (JB)

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Statistical Analysis Report November 1994

National Postsecondary Student Aid Study: 1992–93

Student Financing of Graduate and First-Professional Education, 1992–93

With an Essay on Student Borrowing

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National Postsecondary Student Aid Study: 1992–93

Student Financing of Graduate and First-Professional Education, 1992–93

With an Essay on Student Borrowing

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Foreword

The National Postsecondary Student Aid Study (NPSAS) was designed to answer fundamental questions about financial aid for undergraduate, graduate, and first-professional students. It provides detailed information on students' backgrounds, their education expenses, and the sources and types of financial aid they receive. The study has been conducted three times: 1986–87, 1989–90, and 1992–93. This report uses the 1992–93 data.

This report describes the financing of graduate and first-professional education. It begins with an essay on student borrowing that briefly profiles graduate and first-professional students to set the context and then examines in some detail the role of borrowing in financing graduate and first-professional education. The compendium of tables that follows the essay provides detailed data on student characteristics, types of financial aid awarded, sources of aid, and family support. Each section of the compendium is prefaced by highlights summarizing the major findings related to the section's topic.

The estimates presented in the report were produced using the NPSAS:93 Graduate Data Analysis System (DAS). The DAS is a microcomputer application that allows users to specify and generate their own tables from the NPSAS:93 data. This software system produces the design-adjusted standard errors necessary for testing the statistical significance of differences among estimates. Additional details are included in appendix B of this report.

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Graduate and First-Professional Student Borrowing

Introduction

The use of loans to finance postsecondary education has grown dramatically since the passage of the Higher Education Act of 1965, which authorized grant, loan, and work-study programs in Title IV. In 1992–93, the Federal Family Education Loans Program (formerly Guaranteed Student Loans) was the largest single source of aid, providing $15 billion to undergraduate and graduate students. This one program accounted for 43 percent of all financial aid provided through federal, state, and institutional sources.[1] Taking into account other loan programs, the percentage of all student financial aid awarded as loans remained stable at around 50 percent in the 1980s and early 1990s.[2] However, student borrowing for postsecondary education now appears to be on the rise. With the introduction of unsubsidized Stafford loans for 1993–94, the number of students borrowing through the Stafford loan program increased 26 percent over the previous year.[3] The impact of this increase is not reflected in this report, because the analysis is based on 1992–93 data.[4]

Since the federal loan programs were first introduced, federal and state policymakers and institutional administrators have expressed concern about the amount students borrow. On one hand, they have worried about default rates and the financial viability of the loan programs, while on the other, they have been concerned about the possibility of students incurring excessive debt burdens. One frequently expressed concern has been that large debt burdens may discourage students from entering careers, such as teaching, that are critical to the national interest but typically do not pay high salaries. Similarly, many worry that medical students incurring large debts may feel forced to enter high paying specialties, contributing to shortages in general practice and underserved locations. Another concern is that undergraduates may be discouraged from entering graduate school if they already have sizable debts and face the prospect of additional borrowing to finance their graduate education.

How best to provide loans is a subject of continuing debate, and as the various federal loan programs have evolved, numerous changes in eligibility criteria and borrowing limits have been made. In addition, policymakers have experimented with policies such as income-

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[1]The College Board, *Trends in Student Aid: 1983–1993* (New York: College Entrance Examination Board, 1993), 3.

[2]The College Board, *Trends in Student Aid: 1983–1993*, 10.

[3]The College Board, *Trends in Student Aid: 1984–1994* (New York: College Entrance Examination Board, 1994), 3. The federal government subsidizes interest payments and guarantees repayment of defaulted Stafford loans for financially needy students. Beginning in 1993–94, Stafford loans became available to all students, but unless financial need is demonstrated, the interest rate is not subsidized.

[4]The financial aid program descriptions and maximum award amounts used in this report all refer to the 1992–93 award year. Some changes in federal financial aid programs have occurred since then. For information about current limits, call the Department of Education at 1-800-4-FEDAID.

contingent repayment schedules and direct lending by the federal government in attempts to reduce the burden on students and minimize default rates.

The 1992–93 National Postsecondary Student Aid Study (NPSAS:93) provides a rich source of information on borrowing by graduate and first-professional students.[5] In particular, it looks at how much they borrowed in 1992–93, the size of their cumulative debt, and how they used borrowing in conjunction with other types of financial aid. However, because the NPSAS data are collected while students are still enrolled, they cannot be used to examine the impact of borrowing on career choices or to examine default rates. Nor are the data available to compare the debt burdens of graduate students with nongraduate students.

Students in master's, doctoral, and first–professional degree programs differ quite markedly in terms of their demographic characteristics, attendance patterns, and fields of study. They face different educational costs, and depend on loans and other types of financial differently. Within each degree program, there are also important differences in how students finance their education, depending on whether they attend full time for the full year (defined here as 9 months or more) or less intensively or for less time (that is, part time for all or part of the year or full time for only part of the year).

Because of differences among the groups, this essay examines borrowing separately by both degree program and attendance pattern. To set the context for the discussion of indebtedness, the essay begins with a brief profile of full-time, full-year and part-time and/or part-year students in each degree program and describes their education costs. It then examines the role of loans in student financing of graduate and first-professional education, the use of specific loan programs and loans from parents, the ratio of loans to total aid, the cumulative amounts borrowed by students completing their programs, and differences between borrowers and nonborrowers. The compendium of tables that follows this essay provides considerably more detail on the characteristics of graduate and first-professional students and on types of student aid other than loans.

In 1992–93, first-professional students made the most extensive use of loans: they borrowed at higher rates and borrowed much larger amounts, on average, than did master's or doctoral students. In addition, first-professional students were more likely to have only loans rather than loans combined with other types of financial aid.

By the time they had completed their programs, 65 percent of first-professional students finishing their education in 1992–93 had borrowed from some source (including parents, relatives, and friends as well as through student loan programs). The percentage rises to 77 percent when undergraduate borrowing is counted as well. Of first-professional degree completers who had borrowed for either their undergraduate or first-professional education or both, the average total amount borrowed was $41,600, and 6 percent had borrowed $100,000 or more. First-professional completers in health fields had the greatest cumulative debt:

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[5]First-professional degree programs include the following: medicine (M.D.), chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D), optometry (O.D.), osteopathic medicine (D.O.), pharmacy (D. Phar.), podiatry (Pod.D. or D.P.), veterinary medicine (D.V.M.), law (L.L.B. or J.D.), and theology (M.Div. or H.H.L. or B.D.).

among those who had borrowed, 14 percent had borrowed between $75,000 and $99,999, and 13 percent had borrowed $100,000 or more.

In contrast, master's degree completers in 1992–93 who had borrowed for either undergraduate or graduate education or both had an average cumulative debt of $11,900, and doctoral degree completers had an average of $21,200. The greater cumulative amount borrowed by doctoral students compared with master's degree students reflects, at least in part, the fact that doctoral degree programs are longer than master's degree programs and doctoral students were more likely than master's students to attend full time, full year.

Profile of Graduate and First-Professional Students

In 1992–93, 2.7 million students were enrolled in graduate or first-professional programs in American colleges and universities.[6] The majority (61 percent) were enrolled in master's degree programs (figure 1). Another 10 percent were working on doctoral degrees, and 11 percent were pursuing first-professional degrees in medicine, law, or theology. The remaining 18 percent were enrolled in nondegree graduate programs (such as professional education programs) or were taking courses at the postbaccalaureate level without being enrolled in a degree program.

Master's Degree Students

Graduate education at the master's degree level is predominantly a part-time activity: 83 percent of all master's degree students were enrolled part time and/or part year in 1992–93 (table 1). Many students wait until their 30s or even later to pursue a master's degree. In 1992–93, their average age was 33 years (compendium table 1.3). What students study at the master's degree level appears often to be work related: about one-half of all master's degree students were enrolled in either education or business programs (29 percent and 21 percent, respectively) (table 1). Reflecting their age and predominantly part-time and/or part-year attendance pattern, about one-half of the 92 percent of master's degree students who were independent had family incomes of $30,000 or more. The average income for part-time and/or part-year master's degree students was $37,600 (compendium table 1.6).

Of the students pursuing master's degrees in 1992–93, 82 percent were white, non-Hispanic. Females outnumbered males overall (55 percent to 45 percent), but especially in health and education, where females accounted for 78 percent and 75 percent of total enrollment (compendium table 1.9). Forty-two percent of all master's degree students were married, and 46 percent had dependents (counting their spouses) (table 1).

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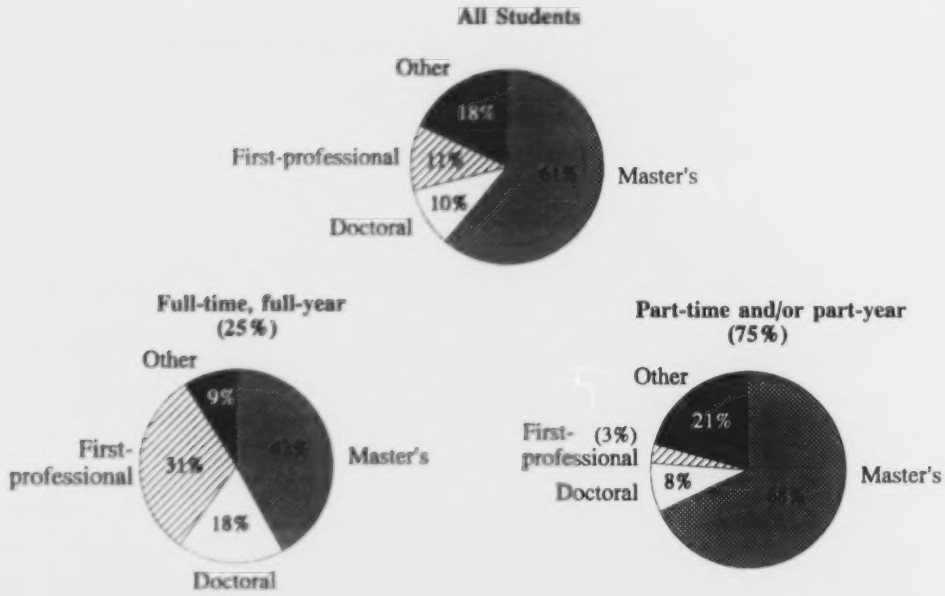
[6]This number is larger than the 1.9 million reported by the Integrated Postsecondary Education Data System (IPEDS) primarily because IPEDS includes only fall enrollment, while NPSAS:93 includes all students enrolled at any time during 1992–93.

Figure 1—Percentage distribution of graduate and first-professional students according to degree program and attendance pattern: 1992–93



SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Doctoral Degree Students

Doctoral degree students in 1992–93 had somewhat different characteristics than master's degree students. They were much more likely to have attended full time, full year (45 percent compared with 18 percent) and were distributed across a wider range of fields of study (table 1). In contrast to master's degree students, doctoral students were more likely to be male (62 percent) than female (38 percent). Females were particularly underrepresented in engineering/computer science/mathematics (16 percent) (compendium table 1.9). Doctoral students had somewhat lower incomes than master's degree students, on average (compendium table 1.6), reflecting the fact that they were more likely to be full-time students (table 1).

In terms of age and family situations, doctoral students were similar in many respects to master's students. For example, they were about as likely to be independent with dependents, and were the same age, on average (33 years old) (table 1 and compendium table 1.3). Seven percent of doctoral students were black, non-Hispanic, and 3 percent were Hispanic (proportions similar to those of master's degree students). Doctoral students were much more likely than master's students to be Asian (15 percent compared with 7 percent).

Table 1—Percentage distribution of graduate and first-professional students according to selected demographic and enrollment characteristics, by degree program: 1992–93

	Total[1]	Master's	Doctoral	First-professional
Total	100.0	100.0	100.0	100.0
Gender				
Male	46.4	44.5	61.8	56.9
Female	53.6	55.5	38.2	43.1
Race				
American Indian/Alaskan Native	0.8	0.6	1.0	0.5
Asian/Pacific Islander	7.5	6.9	15.4	8.8
Black, non-Hispanic	6.4	6.3	6.5	7.1
Hispanic	4.0	3.8	3.1	4.0
White, non-Hispanic	81.4	82.3	74.1	79.5
Age				
23 years or younger	11.4	10.1	7.6	25.9
24–29 years	34.7	36.1	32.9	48.7
30 years or older	53.9	53.9	59.4	25.5
Marital status				
Not married or separated	59.0	58.3	62.3	74.2
Married	41.0	41.7	37.7	25.8
Dependency status				
Dependent	8.6	7.9	5.5	16.1
Independent without dependents	46.6	46.5	52.1	56.5
Independent with dependents	44.9	45.6	42.4	27.3
Income (independent students only)				
Less than $10,000	14.6	11.4	15.2	46.4
$10,000–19,999	15.9	14.9	26.5	18.6
$20,000–29,999	18.2	19.7	18.6	11.2
$30,000–49,999	29.6	30.9	24.6	15.5
$50,000 or more	21.6	23.1	15.0	8.2
Attendance pattern				
Full-time, full-year	25.4	17.5	44.6	76.8
Part-time and/or part-year	74.6	82.5	55.4	23.2
Field of study[2]				
Arts and humanities	9.8	9.5	14.7	7.2
Social/behavioral sciences	7.9	8.3	13.2	3.2
Life and physical sciences	7.4	6.4	17.4	3.8
Engineering/computer science/ mathematics	10.9	11.8	18.2	1.5
Education	25.6	28.7	13.7	0.8
Business/management	16.0	21.2	6.5	2.4
Health	11.9	7.6	8.0	43.2
Law	4.4	0.3	1.9	35.0
Other	6.0	6.3	6.3	3.0

[1]Includes students in graduate programs other than master's, doctoral, and first-professional.
[2]Students in first-professional programs should not, by definition, have fields of study other than arts and humanities, health, or law. Students in other fields were misclassified due to errors in student reporting or in coding.

NOTE: Each column shows the percentage distribution within each row variable. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

The relatively large number of Asian doctoral students is due in part to the large number of Asian foreign students. When only U.S. citizens, permanent residents, and temporary residents eligible for federal aid are considered, only 7 percent of doctoral students in 1992–93 were Asian. In contrast, 54 percent of doctoral students with student visas or in other categories not eligible for federal aid were Asian.[7]

In 1992–93, 19 percent of all doctoral students were not U.S. citizens or permanent residents (compendium table 1.4). It is interesting to note that more than one-half of the foreign students in doctoral programs were pursuing degrees in one of two fields: engineering/computer science/math (34 percent) or science (21 percent) (compendium table 1.8). At the doctoral level, foreign students made up a sizable portion of the total enrollment in science (23 percent) and engineering/computer science/math (36 percent) (compendium table 1.9).

First-Professional Degree Students

Students seeking first-professional degrees tended to be younger than master's or doctoral students (with an average age of 28 years compared with 33 years for master's or doctoral students), and they were much more likely than either doctoral or master's degree students to enroll full time, full year (77 percent compared with 45 percent and 18 percent, respectively) (compendium table 1.3 and table 1). Thirty-five percent of first-professional degree students were studying law, while 43 percent were in health fields. Sixteen percent were still dependent on their parents for financial aid purposes; those who were independent were less well off financially than master's or doctoral students, with almost half (46 percent) having incomes of less than $10,000 (table 1 and compendium table 1.6).

Compared with master's or doctoral students, relatively few first-professional degree students were married. Like master's or doctoral students, however, a large majority (80 percent) were white, non-Hispanic. Males outnumbered females 57 percent to 43 percent in first-professional programs (table 1).

Cost of Graduate and First-Professional Education

The cost of enrolling in a graduate or first-professional program as a full-time student for a full year depends on the degree program and type of institution selected.[8] In 1992–93, the average total of tuition, fees, and living expenses ranged from $13,300 for full-time, full-year master's degree students at public, nondoctoral institutions to $26,300 for full-time, full-year first-professional students at private, not-for-profit institutions (compendium table 1.10). The major difference existed in tuition and fees. On average, tuition and fees were higher for

[7]U.S. Department of Education, National Center for Education Statistics, 1992-93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

[8]Total costs are student-reported; tuition and fees are usually institution-reported. See the Glossary in appendix A for more detail.

first-professional education than for master's or doctoral programs, and at private, not-for-profit institutions than at public ones (compendium table 1.10 and figure 2). Nontuition costs (including living expenses) averaged $10,000–12,000 regardless of degree program or institution type.

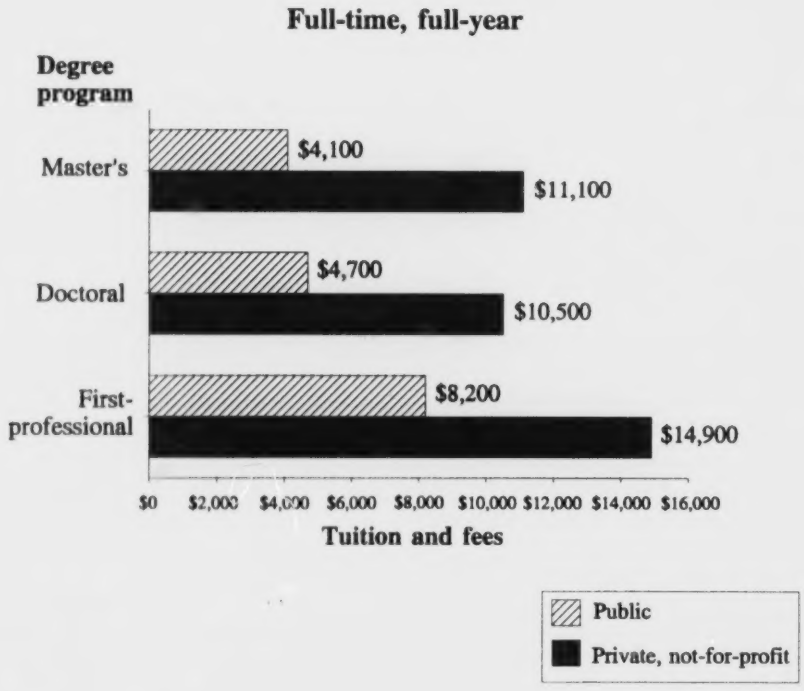
For part-time and/or part-year students, the cost of attending is not as easy to measure meaningfully. If a student is employed full time and working on a master's degree in the evening, for example, it is somewhat misleading to call that student's housing and food bills an "educational expense." In practical terms for that student, the real cost of attending is the tuition paid. For students attending public institutions on a part-time and/or part-year basis, the average tuition and fees in 1992–93 ($1,600 at the master's level and $2,300 at the doctoral level) were relatively modest for someone working and earning their average incomes ($35,200 for master's students and $32,200 for doctoral students) (compendium tables 1.11 and 1.6). For these students, average tuition and fees amounted to 5 percent and 7 percent, respectively, of their average income. The situation was similar for part-time and/or part-year master's students attending private, not-for-profit institutions (who had average tuition costs of $3,400 and an average income of $41,000). Their average tuition and fees were 8 percent of their average income.

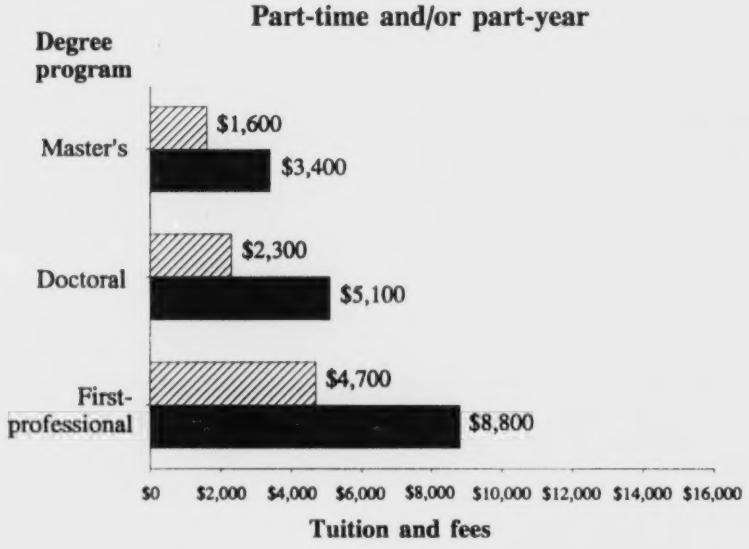
On the other hand, part-time and/or part-year doctoral students at private, not-for-profit institutions had an average tuition of $5,100 and an average income of $34,300. These students would probably be more likely to need financial assistance in order to attend. For them, average tuition and fees amounted to 15 percent of their average income. First-professional students at public institutions and private, not-for-profit institutions, with average tuitions of $4,700 and $8,800, respectively, and average incomes of $28,100 and $28,200 would also probably be likely to need aid. For them, average tuition and fees amounted to 17 percent, and 31 percent, respectively, of their average income.

The Role of Loans in Financing Graduate and First-Professional Education

For undergraduates, the general expectation is that parents should pay for their children's education to the extent that they are able. At the graduate and first-professional level, in contrast, students are considered independent of their parents for financial aid purposes unless they are under 24 years old and are claimed by their parents as a tax exemption for the calendar year during which they are enrolled. In 1992–93, relatively few master's or doctoral students were considered financially dependent on their parents for financial aid purposes (8 percent and 6 percent, respectively), but 16 percent of first-professional students were in this category (table 1). Most of these dependent first-professional students were probably traditional-age undergraduates who enrolled in first-professional education soon after earning their bachelor's degree.

Figure 2—Average tuition and fees for graduate and first professional students, by institution control, degree program, and attendance pattern: 1992–93





SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

To finance their education, graduate and first-professional students may use their own earnings and savings, perhaps a spouse's earnings and savings if they are married, and sometimes contributions from family or friends. In addition, first-professional students have access to various types of financial aid. The major forms of aid for graduate and first-professional students are grants, which do not have to be repaid; loans, which must be repaid according to prescribed terms; and assistantships, which provide a stipend in exchange for teaching or research duties.

Grants, which include scholarships, fellowships, and tuition waivers, may come from federal, state, institutional, or other sources. Employers represent the largest of these other sources, but corporations, unions, foundations, fraternal organizations, community groups, and other organizations also provide some scholarships or fellowships. At the graduate and first-professional levels, grant aid is most frequently awarded on the basis of academic merit rather than financial need.[9]

Most loans are provided through federal loan programs, although some states and institutions have their own programs as well. Graduate and first-professional students have access to the same major loan programs as undergraduates—Stafford, Perkins, and Supplemental Loans for Students (SLS)—but they have higher annual and cumulative borrowing limits in some cases. For example, in 1992–93, graduate and first-professional students could borrow up to $7,500 per year in Stafford loans (up to a cumulative limit of $54,750 for undergraduate and graduate loans), while undergraduates were limited to $2,625 annually in their first 2 years and $4,000 per year once they reached 3rd-year status, up to a total of $17,250. Graduate and first-professional students could also borrow up to $18,000 in Perkins loans (including their undergraduate borrowing) and could borrow $20,000 cumulatively through the SLS program ($4,000 per year) in addition to their Stafford loans. Like undergraduates, graduate and first-professional students must demonstrate financial need to participate in the Stafford and Perkins loan programs.

Assistantships are awarded at the discretion of the student's academic department or school. Although assistantships are considered institutional aid because they are distributed at the institution's discretion, federal research grants are a major source of funds awarded as assistantships.[10]

Overall, 39 percent of all graduate and first-professional students received some type of financial aid in 1992–93 (compendium table 2.1). This is about the same as the proportion of undergraduates who were aided (40 percent).[11] About the same proportions of graduate/first-professional students and undergraduates borrowed (19 percent and 18 percent,

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[9]Arthur M. Hauptman, *Students and Graduate and Professional Education: What We Know and Need to Know* (Washington, D.C.: Association of American Universities, 1986), 56.

[10]*Students and Graduate and Professional Education: What We Know and Need to Know*, 58.

[11]U.S. Department of Education, National Center for Education Statistics, *Financing Undergraduate Education* (Washington, D.C.: 1995).

respectively), but graduate/first-professional students were less likely than undergraduates to receive grants (23 percent compared with 33 percent).[12]

Although only 9 percent of graduate and first-professional students were considered dependent on their parents for financial aid purposes, 18 percent received contributions from their parents (averaging $5,400 for those with this type of financial help) (table 2). In addition, 5 percent borrowed an average of $3,700 from their parents in 1992–93. About one-quarter (26 percent) had spouses who worked, and some of them (they earned an average of $28,900) may have contributed a portion of their earnings to help pay their spouses' educational costs. Finally, many students worked. In 1992–93, 87 percent of master's students, 70 percent of doctoral students, and 54 percent of first-professional students worked while enrolled (table 3).

The overall percentages of graduate and first-professional students participating in financial aid programs and receiving financial assistance from their parents hide considerable variation by degree program and attendance pattern. Master's and doctoral students with the same attendance patterns had somewhat similar aid patterns, but they differed markedly from first-professional students with similar attendance patterns. Within each degree program, students who were enrolled full time, full year received different types and amounts of aid from those who were enrolled part time and/or part year. Figures 3 and 4 show the details of aid patterns by degree program and attendance pattern. The discussion here focuses on how borrowing fits into these patterns.

Students Enrolled Full Time for the Full Year

A substantial majority of the students who attended full time for the full year in 1992–93 received financial aid: 63 percent of master's degree students, 70 percent of doctoral degree students, and 77 percent of first-professional students (figure 3).

Master's Degree Students. The 63 percent of full-time, full-year master's students who received aid received an average of $10,200 in 1992–93. About one-third of all full-time, full-year master's students borrowed through a student loan program, and 13 percent received loans only. Students who had loans only borrowed an average of $8,400, about the same as the average for all students with loans ($8,200), which includes students with other types of aid as well as loans. Students with grants and loans borrowed an average of $8,100, and students with loans and other combinations of aid borrowed an average of $7,900.[13]

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[12]The largest grant program available to undergraduates, the Pell grant program, is not available to postbaccalaureate students.

[13]U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2–Percentage of graduate and first-professional students with contributions and loans from parents, average amounts received by assisted students, percentage with a spouse who worked, and average amount earned by spouses with earnings, by attendance pattern and degree program: 1992–93

	Contribution from parents		Loan from parents		Spouse who worked	
	Percent	Average amount	Percent	Average amount	Percent	Average earned
Total*	17.5	$5,402	5.1	$3,684	26.2	$28,855
			Full-time, full-year			
Total*	33.8	6,648	8.6	4,861	15.5	26,555
Degree program						
Master's	31.9	5,832	8.2	4,070	15.9	29,156
Doctoral	19.1	5,252	5.6	5,036	20.6	29,113
First-professional	44.9	8,186	10.6	5,981	11.1	22,310
			Part-time and/or part-year			
Total*	11.7	4,154	3.8	2,712	30.4	29,303
Degree program						
Master's	11.5	4,091	3.8	2,748	29.8	29,394
Doctoral	14.6	4,983	3.9	—	25.4	27,205
First-professional	25.6	5,618	5.6	5,791	22.0	29,817

—Sample size is too small for a reliable estimate.
*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3–Percentage of graduate and first-professional students who worked while enrolled and average hours worked per week, by degree program: 1992–93

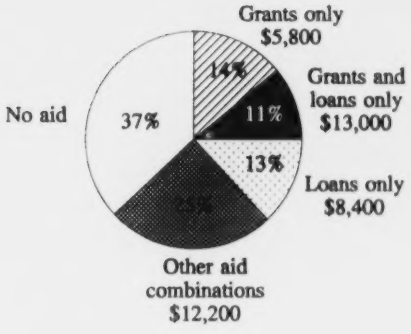
	Percent who worked while enrolled	Average hours worked per week
Total*	82.6	35.9
Degree program		
Master's	86.8	36.9
Doctoral	70.3	31.8
First-professional	53.9	23.3

—Sample size is too small for a reliable estimate.
*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Figure 3—Percentage of full-time, full-year graduate and first-professional students receiving various types of aid and average amounts, by degree program: 1992–93

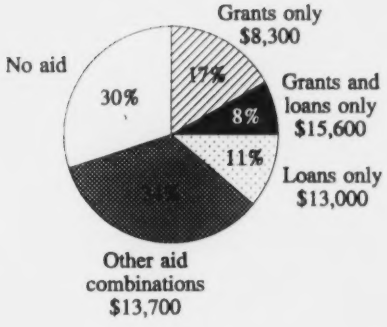
Master's



Aid type	Percent	Average amount
Any aid	63	$10,200
Grants	38	5,400
Loans	32	8,200
Assistantships	18	6,800

	Average
Total costs	$17,400
Total aid/total costs	60%

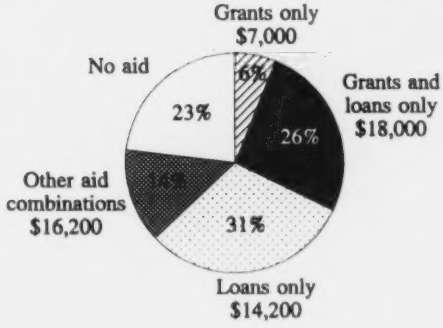
Doctoral



Aid type	Percent	Average amount
Any aid	70	$12,500
Grants	44	7,100
Loans	26	9,900
Assistantships	27	9,300

	Average
Total costs	$18,200
Total aid/total costs	69%

First-professional



Aid type	Percent	Average amount
Any aid	77	$15,200
Grants	38	4,700
Loans	68	13,900
Assistantships	4	3,600

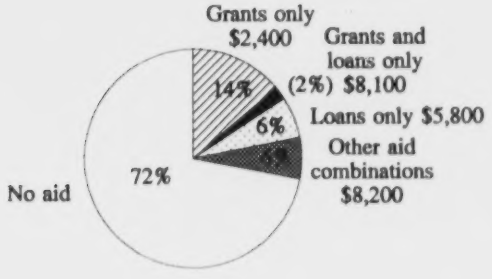
	Average
Total costs	$23,000
Total aid/total costs	65%

NOTE: Grants include scholarships, fellowhips, tuition waivers, and employer aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

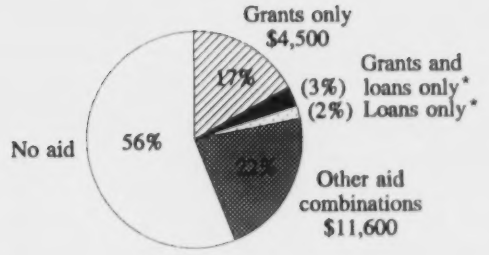
Figure 4—Percentage of part-time and/or part-year graduate and first-professional *students receiving various types of aid and average amounts*, by degree program: 1992–93

Master's



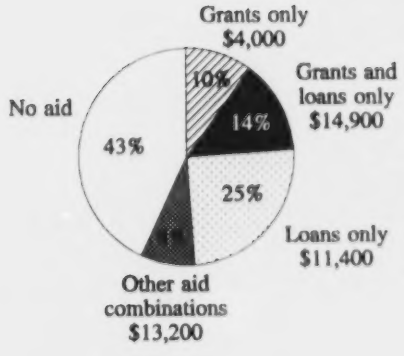
Aid type	Percent	Average amount
Any aid	28	$4,800
Grants	18	2,500
Loans	10	5,700
Assistantships	4	6,600

Doctoral



Aid type	Percent	Average amount
Any aid	44	$8,600
Grants	28	4,600
Loans	7	7,900
Assistantships	17	9,500

First-professional



Aid type	Percent	Average amount
Any aid	57	$11,300
Grants	27	3,800
Loans	46	11,200
Assistantships	3	*

*Too few cases for a reliable estimate.

NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

On average, financial aid covered 60 percent of the total costs for master's degree students who were enrolled full time, full year.[14] In addition to financial aid, some of these students received financial help from their families. About one-third (32 percent) received direct contributions from their parents, and 8 percent borrowed from them (table 2). Some may have received help from a spouse: 16 percent had spouses who worked, and spouses who worked earned an average of $29,200.

Doctoral Degree Students. Seventy percent of doctoral students who attended full time, full year in 1992–93 received financial aid (figure 3). They received slightly more, on average, than master's students ($12,500 compared with $10,200). The composition of the aid packages awarded to master's and doctoral students was similar in most respects, but doctoral degree students were more likely to receive "other" combinations of aid, primarily because they were more likely to have assistantships (27 percent compared with 18 percent). Full-time, full-year doctoral students had larger grants and assistantships than their master's-level counterparts, on average, but their average loan amounts were similar.

Although the majority of full-time, full-year doctoral students in all fields received financial aid, there appeared to be considerable variation by field of study in the percentages receiving aid and the types of aid received (compendium table 2.3b). For example, full-time, full-year doctoral students in life sciences or engineering were much more likely than their counterparts in education to receive assistantships (37 percent and 44 percent compared with 11 percent). However, in most cases, small sample sizes make it impossible to determine which differences are true differences and which are statistical artifacts.

For full-time, full-year doctoral students, financial aid covered 69 percent of their total costs, on average, somewhat more than the proportion for master's degree students attending full time, full year (60 percent) (figure 3).[15] Perhaps because of this fact, full-time, full-year doctoral students were less likely to get financial help from their parents. Also, like master's degree students, some had spouses who worked.

When examining aid patterns for doctoral students, it is important to keep in mind that 19 percent of all doctoral students are not U.S. citizens, permanent residents, or do not have a type of temporary visa that makes them eligible for federal aid (compendium table 1.4). Foreign doctoral students are therefore less likely than U.S. citizens to have loans and more likely to have assistantships (compendium table 2.3). Similarly, the aid patterns for Asian students reflect the large number who are foreign students.

First-Professional Degree Students. First-professional students who attended full time, full year used financial aid extensively, especially loans. Seventy-seven percent received some kind of aid, and 68 percent had a package that included loans (figure 3). The average loan

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[14]The proportions at public and private, not-for-profit institutions were similar (61 percent and 58 percent, respectively). U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

[15]Again, the proportions were similar at public and private, not-for-profit institutions (68 percent and 70 percent, respectively). U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

was $13,900 in 1992–93, considerably more than the average amount borrowed by full-time, full-year master's or doctoral students ($8,200 and $9,900, respectively). Students with loans only borrowed an average of $14,200, about the same as those with loans as part of a package including other types of aid.

On average, full-time, full-year first-professional students had 65 percent of their costs covered by financial aid. Those attending public institutions had a slightly greater percentage covered (68 percent) than those attending private, not-for-profit institutions (63 percent).[16] Full-time, full-year first-professional students were more likely than their master's or doctoral counterparts to receive direct contributions from their parents (45 percent compared with 32 percent and 19 percent, respectively) (table 2). However, compared with master's or doctoral students, fewer had spouses who worked.

Students Enrolled Part Time and/or Part Year

Loans played a less important role for graduate and first-professional students who were enrolled part time and/or for only part of the year, partially because they were not eligible to participate in federal loan programs if they were enrolled less than half time. At least 37 percent of master's, 21 percent of doctoral, and 5 percent of first-professional students were in this category (compendium table 1.5).[17]

In each degree program, students who attended part time and/or part year had very different aid patterns from their counterparts who attended full time, full year. In addition, first-professional students who attended part time and/or part year differed from their graduate student counterparts (figures 3 and 4).

Master's Degree Students. Among master's degree students who attended part time and/or part year, 28 percent received financial aid (compared with 63 percent of their full-time, full-year counterparts) (figures 3 and 4). Employers were an important source of grants: of the 18 percent who received grants, one-half (9 percent) received employer aid, a type of grant (compendium table 3.1). About 10 percent of part-time and/or part-year master's degree students borrowed. Their average loan was $5,700 (about $2,500 less than the average loan for full-time, full-year master's students).

Doctoral Degree Students. Doctoral students enrolled part time and/or part year were more likely than their master's-level counterparts to be aided (44 percent compared with 28 percent) (figure 4). In addition, they were more likely to have grants and assistantships, but were less likely to borrow. The average amounts of each type of aid (including loans) were greater at the doctoral level.

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[16]U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

[17]Four percent of all graduate and first-professional students were known to be enrolled part time, but the exact amount of time they were enrolled was unknown.

Compared with their full-time counterparts, part-time and/or part-year doctoral students were less likely to receive each type of aid (figures 3 and 4). The average amount of an assistantship was about the same regardless of attendance pattern (about $9,400). This is not surprising because assistantship amounts are normally based on the amount of work done, not on financial need or merit.

First-Professional Degree Students. First-professional students who attended part time and/or part year were less likely than their full-time, full-year counterparts to receive any aid (57 percent compared with 77 percent) (figures 3 and 4). They were also less likely than full-time, full-year first professional students to borrow (46 percent compared with 68 percent), but were still much more reliant on loans than were part-time and/or part-year master's or doctoral students. Twenty-five percent of part-time and/or part-year first-professional students had loans only (averaging $11,400).

Types of Borrowing and Amounts Borrowed

Almost all graduate and first-professional students who borrowed took out Stafford loans. Overall, 19 percent borrowed, and 18 percent borrowed through the Stafford loan program (table 4). About one-half of Stafford loan recipients (or 9 percent of all students) borrowed the maximum amount allowed ($7,500 in 1992–93). Relatively few full-time, full-year master's or doctoral students (10 percent) used the SLS program, and fewer still took out Perkins loans.[18] Only 3 percent of master's or doctoral students who attended part time and/or part year borrowed the maximum Stafford loan.

The situation was quite different for first-professional students. Among those who attended full time, full year, 66 percent took out Stafford loans averaging $6,900, and 52 percent borrowed the maximum allowed. First-professional students also used other loan programs to a greater extent than master's or doctoral students. Thirty-eight percent borrowed an average of about $3,700 through the SLS program, which has an annual limit of $4,000, and 19 percent borrowed an average of about $2,700 through the Perkins loan program (designed for students with exceptional financial need). Unlike master's or doctoral students, many first-professional students who attended part time and/or part year borrowed as well: 46 percent borrowed an average of $11,200.

Students needing to borrow more than the maximum allowed by the Stafford loan program had to look for other sources. Of the students with the maximum Stafford loan, 52 percent had SLS loans and 23 percent had Perkins loans in addition to their Stafford loans (table 5). Overall, 7 percent of graduate and first-professional students had SLS loans and 3 percent had Perkins loans.

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[18]The Perkins loan program is much smaller than the SLS program (about $900 million compared with $2.3 billion nationally for both undergraduates and graduates in 1992–93).

Table 4—Percentage of graduate and first-professional students with various types of loans, average amounts received, and percentage with the maximum Stafford loan, by attendance pattern and degree program: 1992–93

	Any loan		Stafford loan		Percent with max. Stafford	SLS loan		Perkins loan	
	Percent	Average amount	Percent	Average amount		Percent	Average amount	Percent	Average amount
Total*	18.9	$9,232	17.5	$5,924	9.3	7.0	$3,557	3.0	$2,525
Full-time, full-year									
Total*	43.3	11,102	41.1	6,413	26.3	19.2	3,646	9.0	2,709
Degree program									
Master's	32.3	8,177	30.5	6,058	15.1	10.0	3,442	5.0	2,690
Doctoral	25.8	9,919	23.9	6,265	15.6	10.0	3,760	3.5	2,400
First-professional	67.8	13,931	65.6	6,931	51.8	38.3	3,687	19.3	2,748
Part-time and/or part-year									
Total*	10.5	6,610	9.4	5,190	3.4	2.8	3,346	1.0	2,022
Degree program									
Master's	10.3	5,741	9.3	4,942	2.9	2.1	3,164	0.9	1,886
Doctoral	7.3	7,938	6.8	5,957	3.2	1.6	—	0.8	—
First-professional	45.6	11,238	42.0	6,499	28.0	22.8	3,665	6.2	2,124

—Sample size is too small for a reliable estimate.

*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 5—Percentage of graduate and first-professional students with SLS and Perkins loans, by degree program and Stafford loan status: 1992–93

	All students*		Master's		Doctoral		First-professional	
	SLS	Perkins	SLS	Perkins	SLS	Perkins	SLS	Perkins
Total	7.0	3.0	3.5	1.6	5.4	2.0	34.9	16.4
Stafford loan status								
None	0.6	0.2	0.4	0.1	0.5	0.2	2.8	1.1
Some, less than max.	20.3	9.2	14.8	7.6	9.9	6.1	39.5	20.3
Maximum	52.0	22.9	38.9	18.9	50.0	17.3	60.9	28.2

*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Not all borrowing took place through student loan programs; some graduate and first-professional students reported borrowing from their families. Among students who attended full time, full year, 11 percent of first-professional, 8 percent of master's, and 6 percent of doctoral students borrowed averages of $6,000, $4,100, and $5,000, respectively, from their parents (table 2). Among master's and first-professional students, those who attended part time and/or part year were less likely to borrow from their parents.

Loans Relative to Total Aid

Examining the ratio of loans to total aid provides a measure of the extent of students' reliance on loans. Table 5 shows the average percentage that loan aid was of total aid computed for students with any aid and for students with loans. For example, among all students with financial aid, loans made up 41 percent of their total aid; among students with loans, loans made up 83 percent of their total aid.

Again, the differences by degree program are striking, with first-professional students clearly shown to be the most dependent on loans (figure 5). Among full-time, full-year first-professional students with financial aid, loans amounted to 76 percent of their total aid on average, compared with 39 percent for master's degree students and 27 percent for doctoral students (table 6). Limiting the calculation to students with loans, the ratios were obviously much higher. Among first-professional students with loans, loans averaged 87 percent of their total aid.

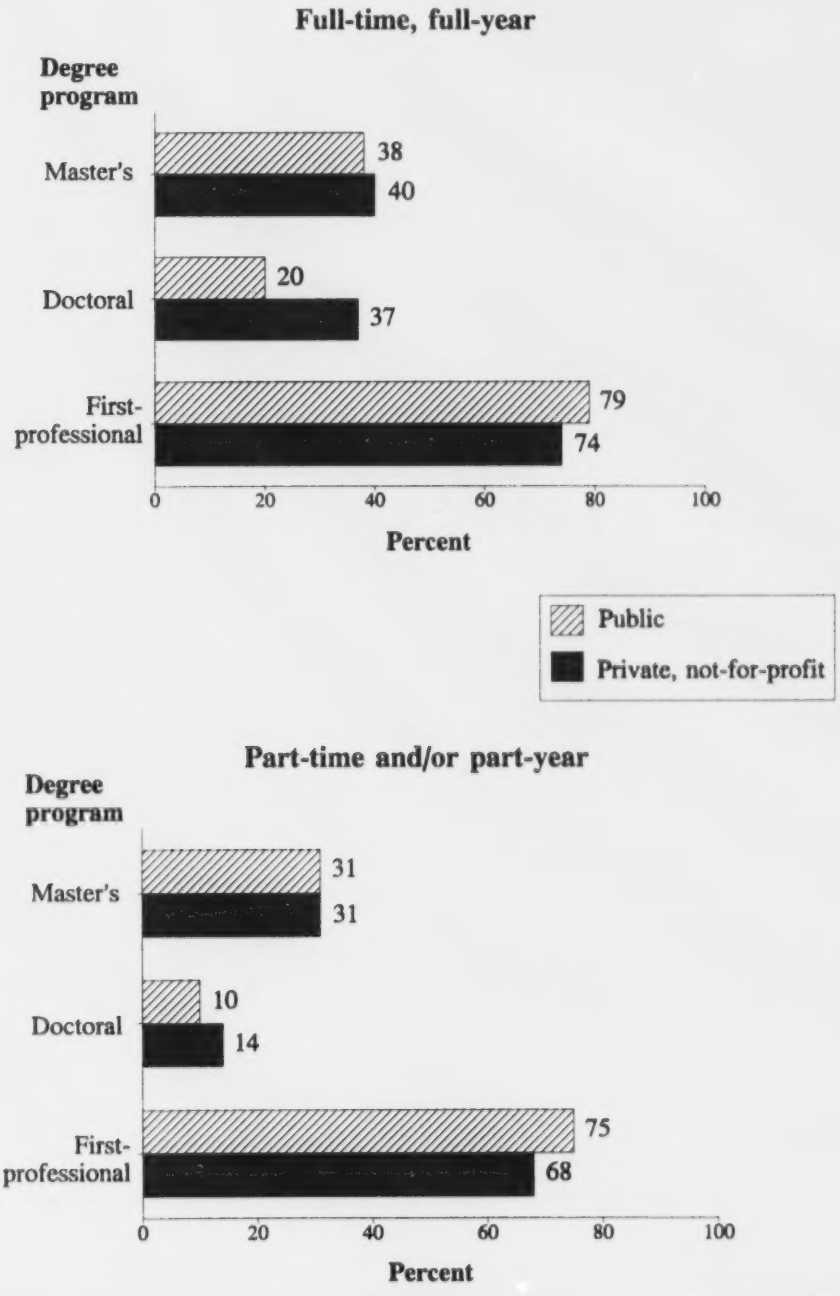
Except for doctoral students, loans as a percentage of total aid were about the same for full-time, full-year and part-time and/or part-year students. For part-time and/or part-year doctoral students, an average of only 11 percent of their aid was in the form of loans.

There was a difference between public and private, not-for-profit institutions in the average percentage of loans to total aid only for full-time, full-year doctoral students. For these students, loans made up 37 percent of total aid at private, not-for-profit institutions (where their average costs were higher, as shown in compendium table 1.10) and 20 percent at public institutions (figure 5).

Cumulative Amounts Borrowed

To this point, the discussion has focused on debt incurred in one year, 1992–93. However, many students borrow during more than one year of their graduate or first-professional education, and some borrowed as undergraduates as well. Thus, cumulative borrowing is important to examine along with annual borrowing. In NPSAS:93, students were asked to report the total amount they had borrowed for undergraduate and graduate education, including loans from parents, relatives, friends, and other sources, in addition to loans obtained through student loan programs. The cumulative amounts borrowed by students who completed their programs in 1992–93 are described in this section. Overall, 33 percent of all graduate and first-professional completers had borrowed for their graduate or first-

Figure 5—Average percentage of loans to total aid for graduate and first-professional students, by degree program, institution control, and attendance pattern: 1992–93



SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 6—Average percentage of loans to total aid, by attendance pattern and degree program: 1992–93

	All students		Full-time, full-year		Part-time and/or part-year	
	Aided students	Students with loans	Aided students	Students with loans	Aided students	Students with loans
Total*	40.5	83.1	51.8	81.5	31.2	85.3
Degree program						
Master's	33.4	80.8	38.5	74.4	31.0	85.1
Doctoral	19.8	70.6	26.6	71.7	11.1	67.0
First-professional	75.3	87.1	76.4	86.8	70.0	88.1

*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

professional education (table 7).[19] Forty-one percent had borrowed as undergraduates, and 20 percent had borrowed both as undergraduates and as graduate/first-professional students. Fifty-five percent had borrowed for one or the other or both.

First-professional completers were the most likely to have borrowed at the postbaccalaureate level (65 percent compared with 30 percent of master's degree students and 40 percent of doctoral students). The average amount first-professional completers had borrowed ($38,900) was about twice as much as the average amount borrowed by doctoral students and almost four times as much as that borrowed by master's students. First-professional completers in 1992–93 who had borrowed for undergraduate and/or first-professional education had an average cumulative debt of $41,600. However, those who had borrowed for both undergraduate and first-professional education had an average cumulative debt of $52,600.

Although doctoral students were less likely than master's students to have borrowed in 1992–93 (figures 3 and 4), they were more likely to have borrowed for their graduate education by the time they completed their program and to have borrowed more, on average. Since doctoral degree programs are longer than master's degree programs, this is not surprising. When borrowing for undergraduate education is considered as well, master's and doctoral students were about equally likely to have borrowed for one or the other or both (about 54 percent), although the average cumulative amount borrowed was greater for doctoral students ($21,200 compared with $11,900).

[19]This includes student borrowing from all sources, including parents, relatives, and friends, in addition to borrowing through student loan programs. However, it does not include any borrowing that parents may have done themselves to help pay for their children's education and therefore does not represent all borrowing to finance postsecondary education.

Table 7—Percentage of graduate and first-professional completers who borrowed from any source for undergraduate and graduate education and cumulative amounts borrowed, by degree program: 1992–93

	Undergraduate		Graduate/first-professional		Both graduate/first-professional *and* undergraduate		Graduate/first-professional *and/or* undergraduate	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total*	41.4	$7,698	33.3	$15,225	19.5	$22,826	55.2	$15,670
Degree program								
Master's	41.5	7,479	30.4	9,964	18.1	17,557	53.9	11,870
Doctoral	38.6	8,276	40.1	19,275	24.1	23,975	54.6	21,189
First-professional	49.1	10,968	65.4	38,900	37.2	52,640	77.3	41,597

*Includes students in graduate programs other than master's, doctoral, and first-professional.

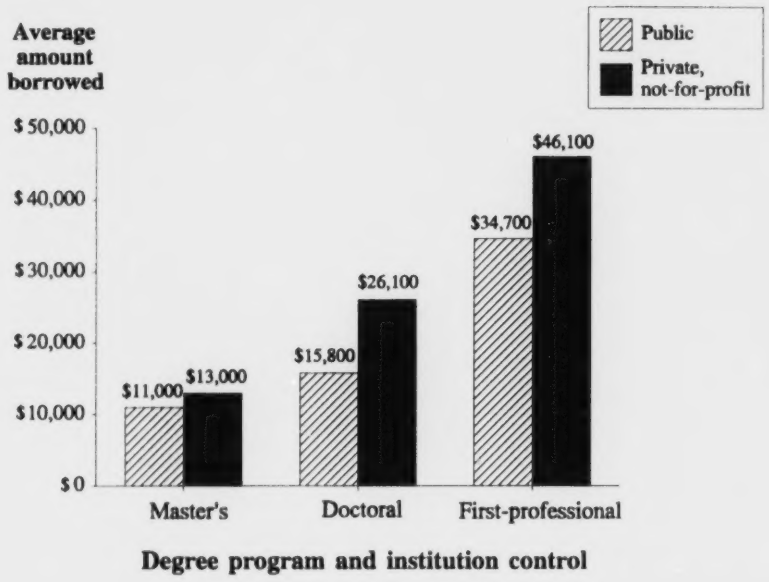
NOTE: The cumulative amounts borrowed were unknown for some students who were known to have borrowed. Therefore, the sample sizes used to calculate the percentages who borrowed were larger than the sample sizes used to calculate the average amounts. Cumulative amounts borrowed include student borrowing from all sources, including parents, relatives, and friends, in addition to borrowing through student loan programs. However, the amounts do not include parent borrowing.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Figure 6 compares the cumulative amounts borrowed by completers for undergraduate and/or graduate/first-professional education by institution control. In doctoral and first-professional degree programs, those attending private, not-for-profit institutions for their postbaccalaureate studies had borrowed more, on average, than those in public institutions.

Table 8 shows the percentage distribution of graduate and first-professional students who completed their programs in 1992–93 and who had borrowed for their undergraduate and/or graduate education according to the cumulative amount they had borrowed. The substantial majority (about 90 percent) of master's degree completers had borrowed less than $20,000 for undergraduate and/or graduate education combined. Among doctoral degree completers who had borrowed, relatively few had borrowed more than a total of $50,000. Among first-professional degree completers who had borrowed, indebtedness was particularly great for students in the health field: 14 percent had borrowed $75,000–99,999, and another 13 percent had borrowed $100,000 or more. Among law school completers, approximately half had borrowed $20,000–49,999, and approximately another quarter had borrowed $50,000–99,999.

Figure 6—Cumulative amounts borrowed by graduate and first-professional completers for undergraduate and/or graduate/first-professional education, by degree program and institution control: 1992–93



SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 8—Percentage distribution of graduate and first-professional completers who borrowed for undergraduate and/or graduate education according to the cumulative amount borrowed, by degree program and field of study (first-professional students only): 1992–93

	Less than $10,000	$10,000–19,999	$20,000–29,999	$30,000–49,999	$50,000–74,999	$75,000–99,999	$100,000 or more
Total*	51.7	26.9	7.2	7.9	3.8	1.3	1.3
Degree program							
Master's	58.2	31.8	5.2	3.8	1.0	0.0	0.0
Doctoral	45.9	23.2	9.4	13.5	3.3	1.0	3.7
First-professional	11.5	16.3	18.4	23.8	16.8	7.2	6.0
Field of study (first-professional only)							
Health	9.8	10.9	14.9	19.4	18.7	13.8	12.6
Law	8.0	16.1	22.5	29.8	19.2	4.5	0.0

*Includes students in graduate programs other than master's, doctoral, and first-professional.
NOTE: Cumulative amounts borrowed include student borrowing from all sources, including parents, relatives, and friends, including borrowing through student loan programs. However, the amounts do not include parent borrowing. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Differences Between Borrowers and Nonborrowers

Graduate and first-professional students who had borrowed through student loan programs in 1992–93 were more likely than those who had not borrowed to have grants or assistantships and were more likely to have received financial support from their parents (table 9). The average amount they received from their parents, however, was less. Students without loans received $6,000, on average, from their parents, while those with loans received $3,700. Likewise, being married with a spouse who works appears to reduce the need to borrow. Borrowers were less likely than nonborrowers to have had a spouse who worked (16 percent compared with 29 percent), and their spouses who worked earned less, on average ($21,600 compared with $29,900).

Table 9—Percentage of graduate and first-professional students with various types of financial aid and family support, by loan status: 1992–93

	Grants		Assistantships		Contribution fromparents		Spouse with earnings	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average earnings
Total*	23.0	$3,803	6.8	$7,387	17.5	$5,402	26.2	$28,855
Loan status in 1992–93								
No loan	19.2	3,677	6.4	7,719	15.6	6,035	28.9	29,890
Loan	39.5	4,066	8.3	6,282	25.8	3,652	15.9	21,568

*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Conclusion

There are notable differences by degree program and attendance pattern in the proportions who borrow and in the average amounts borrowed. These differences reflect the lengths of their programs, their tuition and fees, and the varying amounts of grants and other aid received.

Master's degree students, whose programs tend to be relatively short and who attend primarily part time and/or part year (83 percent), were the least dependent on loans. About 10 percent of those who attended part time and/or part year had borrowed in 1992–93. Of those who completed their master's degree in 1992–93, 30 percent had borrowed for their graduate education, accumulating an average debt of $10,000 for graduate education. This amount includes borrowing from all sources, including families and friends, in addition to borrowing through student loan programs.

Doctoral students have longer programs than master's degree students and are more likely to enroll full time, full year (45 percent in 1992–93). About one-quarter (26 percent) of the full-time, full-year students had borrowed in 1992–93. Relatively few (only 7 percent) of those who attended part time and/or part year found it necessary to borrow. By the time they had completed their programs, 40 percent of doctoral degree students finishing in 1992–93 had borrowed from some source for their graduate education. Their average cumulative debt for graduate education was $19,300.

First-professional students, who pay the highest tuition, on average, and who attend mostly full time, full year (77 percent), were by far the most dependent on loans. About two-thirds (65 percent) had borrowed an average of $38,900 for their first-professional education by the time they graduated. Loans tend to account for a much greater proportion of total financial aid for first-professional students than for master's or doctoral students: 75 percent for first-professional students in 1992–93, compared with 33 percent for master's degree students and 20 percent for doctoral degree students. The total indebtedness is particularly great for first-professional students in health (primarily medical students). Fourteen percent of borrowers completing their program in 1992–93 had borrowed between $75,000 and $99,999 to pay for their undergraduate and/or first-professional education, and another 13 percent had borrowed $100,000 or more.

Table Compendium

Section 1

Profile of Graduate and First-Professional Students

Types of Institutions Attended

- Forty percent of all graduate and first-professional students attended public, doctorate degree-granting institutions in 1992–93 (table 1.1). Another 30 percent attended private, not-for-profit doctorate degree-granting institutions.

Degree Programs

- The majority (61 percent) of all graduate and first-professional students were enrolled in master's degree programs (table 1.2). An additional 10 percent were enrolled in doctoral degree programs, and 11 percent were pursuing a first-professional degree. The remaining 18 percent were not formally seeking a degree.

- Master's degree students made up a relatively greater proportion of part-time and/or part-year students (68 percent) than of full-time, full-year students (42 percent).

Student Characteristics

- Overall, there were more women than men enrolled in graduate and first-professional education (54 percent were women) (table 1.3). However, women were a majority only in master's degree programs, where they made up 56 percent of the student population. In both doctoral and first-professional degree programs, men outnumbered women (62 percent and 57 percent, respectively, were men).

- More than one-half (54 percent) of all graduate and first-professional students were 30 years or older (table 1.3). The average age for students in both master's and doctoral degree programs was 33 years. Students in first-professional degree programs tended to be younger; their average age was 28 years.

- Forty-one percent of all graduate and first-professional students were married (table 1.3). Reflecting their younger age, first-professional degree students were less likely than graduate students to be married.

- About 80 percent of all graduate and first-professional students were white, non-Hispanic (table 1.4). Fifteen percent of all doctoral degree students were Asian/Pacific Islander, a significantly larger proportion than in either master's (7 percent) or first-professional (9 percent) degree programs.

- Students in master's degree programs attended full time, full year at significantly lower rates than both doctoral and first-professional degree students (18 percent compared with 45 percent and 77 percent, respectively) (table 1.5).

- Graduate and first-professional students who enrolled part time and/or part year tended to have higher incomes than those who enrolled full time, full year. The former had an average income of about $37,500, compared with the latter's average of about $21,700 (table 1.6).

Field of Study

- Twenty-nine percent of all students enrolled in master's degree programs in 1992–93 studied education (table 1.7). Another 21 percent enrolled in business. Students in doctoral degree programs were spread out across more fields. The percentages studying humanities, social and behavioral sciences, life and physical sciences, engineering/computer science/math, and education ranged between 13 percent and 18 percent. Among first-professional degree students, 43 percent were in health fields and 35 percent in law.

- Master's degree students who studied part time and/or part year were especially likely to be studying education (32 percent).

- Foreign students were concentrated in the engineering/computer science/math area: 32 percent of all students in the "other" citizenship category, which includes student visa holders, had this field of study (table 1.8). Another 17 percent were studying business, and 16 percent were studying life and physical sciences.

- Overall, the majority of all students in master's degree programs were women (56 percent) (table 1.3), but women did not constitute a majority in all fields of study. Only 20 percent of all master's degree students studying engineering/computer science/math and 41 percent of those studying business or management were women (table 1.9). On the other hand, 78 percent of all master's degree students majoring in health fields were women.

- Among students in doctoral degree programs, the majority (62 percent) were men. As was the case at the master's degree level, relatively few women majored in engineering/computer science/math (16 percent) or in business and management (28 percent).

- Overall, 74 percent of all doctoral students were white, non-Hispanic. However, 34 percent of all doctoral degree students studying engineering/computer science/math and 23 percent of those studying life/physical sciences were Asian/Pacific Islander.

- Nineteen percent of all graduate students in doctoral degree programs were in the "other" citizenship category, which includes those holding student visas. Among

doctoral degree students in engineering/computer science/math programs, 36 percent were in this category.

Student Expenses

- The total cost of graduate and first-professional education varied with degree program and intensity of enrollment. Among full-time, full-year students, those in first-professional degree programs had the highest average total cost, about $23,000, in 1992–93 (table 1.10). Master's and doctoral degree students' average costs ($17,400 and $18,200, respectively) were similar to each other.

- The difference in total cost between graduate and first-professional students was due primarily to the difference in tuition and fees; average nontuition expenses were $10,000–11,000 for everyone. Tuition and fees for full-time, full-year first-professional degree students averaged $11,600. Average tuition and fees were lower for students in master's and doctoral degree programs ($7,000 and $6,900, respectively).

- Average tuition and fees for part-time and/or part-year students were highest for first-professional degree students ($7,300), followed by doctoral degree students ($3,200), and then master's degree students ($2,300) (table 1.11).

Table 1.1—Percentage distribution of graduate and first-professional students according to institution type, by attendance pattern, degree program, field of study, and income: 1992–93

	Public		Private, not-for-profit		
	4-year nondoctorate-granting	4-year doctorate-granting	4-year nondoctorate-granting	4-year doctorate-granting	Other*
			All students		
Total	16.0	40.3	9.7	29.5	4.5
Degree program					
Master's degree	19.2	39.1	13.0	28.8	0.0
Doctoral degree	0.0	63.4	0.0	36.6	0.0
First-professional degree	0.0	45.2	0.0	54.8	0.0
Other graduate program	23.2	27.8	9.4	14.6	25.0
Field of study					
Arts and humanities	13.7	31.7	8.9	40.9	4.8
Social/behavioral sciences	14.3	48.6	5.0	29.9	2.2
Life and physical sciences	13.0	54.8	7.0	22.4	2.8
Engineering/computer science/math	9.8	48.6	3.3	32.2	6.2
Education	29.2	36.6	15.5	16.2	2.5
Business/management	11.9	29.0	15.0	38.7	5.3
Health	6.9	49.6	7.2	31.1	5.2
Law	0.4	33.4	0.1	62.9	3.2
Other	16.5	45.9	6.5	24.1	7.0
Income (independent students)					
Less than $10,000	9.4	50.8	4.3	34.1	1.4
$10,000–$19,999	9.7	52.1	6.2	28.5	3.5
$20,000–$29,999	17.2	40.8	9.2	30.2	2.5
$30,000–$49,999	20.0	34.3	10.9	29.6	5.3
$50,000 or more	21.6	31.6	15.4	26.4	5.0
			Full-time, full-year		
Total	4.2	49.5	3.6	40.3	2.5
Degree program					
Master's degree	8.5	49.4	5.6	36.5	0.0
Doctoral degree	0.0	61.4	0.0	38.6	0.0
First-professional degree	0.0	47.9	0.0	52.1	0.0
Other graduate program	7.1	32.1	13.5	19.7	27.6
Field of study					
Arts and humanities	5.5	36.1	7.8	49.2	1.3
Social/behavioral sciences	5.0	49.0	1.6	44.0	0.3
Life and physical sciences	4.5	63.1	5.2	26.9	0.2
Engineering/computer science/math	3.1	63.6	0.0	32.5	0.8
Education	13.5	50.0	8.8	24.2	3.5
Business/management	5.1	39.2	6.2	42.4	7.1
Health	0.9	56.4	2.6	37.8	2.3
Law	0.5	33.6	0.1	64.4	1.5
Other	5.8	55.1	1.9	33.0	4.3
Income (independent students)					
Less than $10,000	4.0	51.5	3.0	41.0	0.6
$10,000–$19,999	4.0	56.2	2.3	36.2	1.3
$20,000–$29,999	3.5	44.6	7.7	41.2	3.0
$30,000–$49,999	3.8	41.8	3.0	46.7	4.7
$50,000 or more	6.5	44.3	4.4	38.5	6.3

Table 1.1—Percentage distribution of graduate and first-professional students according to institution type, by attendance pattern, degree program, field of study, and income: 1992–93—Continued

	Public		Private, not-for-profit		
	4-year nondoctorate-granting	4-year doctorate-granting	4-year nondoctorate-granting	4-year doctorate-granting	Other*
	Part-time and/or part-year				
Total	20.1	37.2	11.8	25.8	5.2
Degree program					
Master's degree	21.5	37.0	14.5	27.0	0.0
Doctoral degree	0.0	65.5	0.0	34.5	0.0
First-professional degree	0.0	37.0	0.0	63.0	0.0
Other graduate program	25.4	27.4	8.8	13.9	24.5
Field of study					
Arts and humanities	16.7	30.2	9.4	37.6	6.1
Social/behavioral sciences	18.7	48.4	6.7	23.1	3.1
Life and physical sciences	17.1	50.9	7.9	20.2	4.1
Engineering/computer science/math	12.1	43.4	4.4	32.1	8.0
Education	30.6	35.4	16.1	15.5	2.4
Business/management	13.5	26.8	17.0	38.0	4.7
Health	13.5	42.3	12.3	23.7	8.3
Law	0.0	33.1	0.2	58.9	7.8
Other	19.6	43.2	8.0	21.4	7.8
Income (independent students)					
Less than $10,000	16.1	50.0	5.9	25.8	2.3
$10,000–$19,999	13.2	49.6	8.5	24.0	4.8
$20,000–$29,999	20.3	40.0	9.6	27.7	2.4
$30,000–$49,999	22.4	33.2	12.1	27.1	5.3
$50,000 or more	23.3	30.3	16.6	24.9	4.9

*Institutions not fitting into one of the other categories, such as proprietary institutions or public or private or less-than-4-year institutions.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.2—Percentage distribution of graduate and first-professional students according to degree program, by attendance pattern, institution type, and field of study: 1992–93

	Master's degree	Doctoral degree	First-professional degree	Other graduate program
	All students			
Total[1]	61.1	10.3	10.5	18.2
Institution type				
Public				
4-year nondoctorate-granting	73.6	0.0	0.0	26.4
4-year doctorate-granting	59.4	16.2	11.8	12.6
Private, not-for-profit				
4-year nondoctorate-granting	82.3	0.0	0.0	17.7
4-year doctorate-granting	59.1	12.6	19.4	8.9
Field of study[2]				
Arts and humanities	59.9	15.9	7.9	16.3
Social/behavioral sciences	64.7	17.7	4.4	13.2
Life and physical sciences	53.9	24.9	5.5	15.7
Engineering/computer science/math	66.8	17.6	1.5	14.2
Education	69.3	5.7	0.3	24.8
Business/management	81.3	4.3	1.6	12.9
Health	38.8	7.1	38.9	15.3
Law	3.7	4.7	86.2	5.5
Other	64.3	11.1	5.4	19.2
	Full-time, full-year			
Total[1]	41.8	17.8	31.4	9.1
Institution type				
Public				
4-year nondoctorate-granting	84.6	0.0	0.0	15.4
4-year doctorate-granting	41.7	22.1	30.3	5.9
Private, not-for-profit				
4-year nondoctorate-granting	65.9	0.0	0.0	34.2
4-year doctorate-granting	37.9	17.1	40.6	4.4
Field of study[2]				
Arts and humanities	54.8	23.3	15.1	6.8
Social/behavioral sciences	56.1	30.0	8.4	5.5
Life and physical sciences	43.9	35.4	10.4	10.3
Engineering/computer science/math	61.5	29.2	4.0	5.3
Education	68.9	15.6	1.3	14.2
Business/management	73.3	9.9	5.7	11.2
Health	15.1	8.9	65.1	10.9
Law	1.4	5.3	89.1	4.3
Other	49.2	22.7	18.4	9.6

Table 1.2—Percentage distribution of graduate and first-professional students according to degree program, by attendance pattern, institution type, and field of study: 1992–93—Continued

	Master's degree	Doctoral degree	First-professional degree	Other graduate program
	Part-time and/or part-year			
Total[1]	67.8	7.6	3.3	21.3
Institution type				
Public				
4-year nondoctorate-granting	72.9	0.0	0.0	27.1
4-year doctorate-granting	67.6	13.5	3.3	15.7
Private, not-for-profit				
4-year nondoctorate-granting	84.1	0.0	0.0	16.0
4-year doctorate-granting	70.5	10.1	7.9	11.4
Field of study[2]				
Arts and humanities	61.6	13.2	5.3	19.9
Social/behavioral sciences	68.9	11.7	2.6	16.8
Life and physical sciences	58.8	19.8	3.1	18.3
Engineering/computer science/math	68.6	13.5	0.6	17.4
Education	69.3	4.7	0.3	25.8
Business/management	83.3	3.0	0.7	13.0
Health	64.4	5.0	10.4	20.2
Law	9.6	3.1	78.5	8.8
Other	68.9	7.6	1.5	22.0

[1]Includes students in graduate programs other than master's, doctoral, and first-professional.
[2]Based on the definition of "first professional," students in fields other than theology (arts and humanities), health, and law should not be in first-professional degree programs. Misclassification is due to errors in student reporting or in coding.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.3—Percentage distribution of graduate and first-professional students according to gender, age, and marital status, and average age, by degree program and institution type: 1992–93

	Gender		Age				Marital status	
	Male	Female	23 years or younger	24–29 years	30 years or older	Average age	Not married/ separated	Married
Total*	46.4	53.6	11.4	34.7	53.9	32.8	59.0	41.0
Master's degree	44.5	55.5	10.1	36.1	53.9	32.8	58.3	41.7
Public	42.7	57.3	11.3	35.1	53.6	32.8	58.1	41.9
4-year nondoctorate-granting	35.8	64.2	7.7	30.0	62.4	34.7	51.5	48.5
4-year doctorate-granting	46.1	53.9	13.0	37.6	49.3	31.8	61.4	38.6
Private, not-for-profit	47.0	53.0	8.4	37.4	54.2	32.8	58.5	41.5
4-year nondoctorate-granting	37.9	62.1	5.8	30.2	64.0	35.1	52.9	47.1
4-year doctorate-granting	51.2	48.9	9.6	40.6	49.8	31.8	61.0	39.0
Doctoral degree	61.8	38.2	7.6	32.9	59.4	33.2	62.3	37.7
Public	60.2	39.8	6.2	31.1	62.7	33.3	61.4	38.6
Private, not-for-profit	64.5	35.5	10.1	36.2	53.7	33.0	64.0	36.0
First-professional degree	56.9	43.1	25.9	48.7	25.5	27.6	74.2	25.8
Public	55.5	44.5	28.9	50.5	20.7	26.7	74.4	25.6
Private, not-for-profit	58.1	41.9	23.4	47.2	29.5	28.3	74.0	26.0

*Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.4—Percentage distribution of graduate and first-professional students according to race–ethnicity and citizenship, by degree program and institution type: 1992–93

	Race–ethnicity					Citizenship		
	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black, non-Hispanic	Hispanic	White, non-Hispanic	U.S. citizen	Permanent resident/ temp. visa	Other[1]
Total[2]	0.8	7.5	6.4	4.0	81.4	89.5	3.3	7.2
Master's degree	0.6	6.9	6.4	3.8	82.4	89.5	3.3	7.3
Public	0.8	7.0	6.7	3.5	82.1	89.8	3.2	7.0
4-year nondoctorate-granting	0.6	3.9	6.9	4.0	84.5	94.7	2.8	2.5
4-year doctorate-granting	0.9	8.5	6.6	3.2	80.9	87.3	3.4	9.3
Private, not-for-profit	0.4	6.8	5.9	4.2	82.7	89.0	3.4	7.6
4-year nondoctorate-granting	0.5	3.4	3.8	3.6	88.7	92.4	3.0	4.5
4-year doctorate-granting	0.4	8.4	6.8	4.5	79.9	87.5	3.5	8.9
Doctoral degree	1.0	15.4	6.5	3.1	74.1	75.5	5.3	19.2
Public	0.8	15.7	5.7	3.9	74.0	72.9	6.3	20.9
Private, not-for-profit	1.3	14.8	8.0	1.8	74.1	80.1	3.6	16.3
First-professional degree	0.5	8.8	7.1	4.0	79.5	93.4	3.6	3.0
Public	0.4	9.3	7.8	3.6	78.9	95.0	3.8	1.2
Private, not-for-profit	0.6	8.5	6.5	4.3	80.1	92.0	3.5	4.5

[1]Includes student visas.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.5—Percentage distribution of graduate and first-professional students according to attendance intensity, attendance pattern, and dependency status, by degree program and institution type: 1992–93

	Attendance intensity, first term				Attendance pattern		Dependency status		
	Full-time	Half-time or more	Less than half-time	Less than half-time or unknown	Full-time, full-year	Less than full-time, Dependents	Dependents	Independent without dependents	Independent with dependents
Total*	37.1	23.7	34.8	4.4	25.4	74.6	8.6	46.6	44.9
Master's degree	29.6	28.7	37.3	4.4	17.5	82.5	7.9	46.5	45.6
Public	30.9	28.3	37.5	3.3	17.4	82.6	9.0	45.6	45.4
4-year nondoctorate-granting	17.7	35.0	43.6	3.7	7.7	92.3	5.8	40.5	53.7
4-year doctorate-granting	37.3	25.1	34.5	3.1	22.1	77.9	10.6	48.0	41.4
Private, not-for-profit	27.9	29.2	37.1	5.9	17.7	82.3	6.5	47.8	45.7
4-year nondoctorate-granting	15.8	33.3	45.4	5.5	7.6	92.4	4.5	43.3	52.2
4-year doctorate-granting	33.3	27.3	33.3	6.1	22.3	77.7	7.3	49.8	42.9
Doctoral degree	58.2	19.0	20.5	2.4	44.6	55.4	5.5	52.1	42.4
Public	58.1	19.0	21.3	1.7	43.0	57.0	4.2	52.4	43.4
Private, not-for-profit	58.3	18.9	19.2	3.6	47.4	52.6	7.7	51.7	40.7
First-professional degree	87.7	6.0	5.2	1.2	76.8	23.2	16.1	56.6	27.3
Public	90.9	4.1	4.7	0.3	81.1	19.0	17.6	55.9	26.5
Private, not-for-profit	85.0	7.6	5.6	1.9	73.3	26.8	14.9	57.1	28.0

*Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.6—Percentage distribution of financially independent graduate and first-professional students according to income and average income, by attendance pattern, degree program, and institution type: 1992–93

	Less than $10,000	$10,000–$19,999	$20,000–$29,999	$30,000–$49,999	$50,000 or more	Average income
All students						
Total*	14.6	15.9	18.2	29.6	21.6	$33,824
Master's degree	11.4	14.9	19.7	30.9	23.1	35,505
Public	13.1	16.8	19.7	29.4	21.1	33,363
4-year nondoctorate-granting	8.3	10.7	20.0	34.7	26.4	37,974
4-year doctorate-granting	15.5	19.9	19.6	26.7	18.3	30,990
Private, not-for-profit	9.1	12.4	19.6	33.0	25.9	38,470
4-year nondoctorate-granting	6.1	9.8	17.6	33.6	33.0	42,955
4-year doctorate-granting	10.5	13.6	20.5	32.8	22.6	36,418
Doctoral degree	15.2	26.5	18.6	24.6	15.0	29,027
Public	13.3	29.9	19.5	22.6	14.8	28,846
Private, not-for-profit	18.8	20.4	17.0	28.4	15.4	29,355
First-professional degree	46.4	18.6	11.2	15.5	8.2	19,085
Public	53.4	17.5	9.7	12.2	7.2	16,839
Private, not-for-profit	40.8	19.6	12.4	18.2	9.0	20,896
Full-time, full-year						
Total*	34.2	25.6	14.7	16.1	9.5	21,705
Master's degree	27.6	27.3	15.3	19.7	10.2	24,025
Public	30.5	30.7	13.2	15.8	9.9	22,927
4-year nondoctorate-granting	30.3	27.4	13.0	15.1	14.2	23,523
4-year doctorate-granting	30.5	31.3	13.2	15.9	9.1	22,816
Private, not-for-profit	24.0	22.9	18.0	24.6	10.5	25,427
4-year nondoctorate-granting	24.3	22.9	22.2	18.6	12.0	28,909
4-year doctorate-granting	24.0	22.9	17.3	25.6	10.3	24,873
Doctoral degree	23.5	32.3	17.5	15.0	11.8	23,951
Public	18.3	36.4	17.4	15.8	12.1	24,258
Private, not-for-profit	32.4	25.3	17.6	13.5	11.2	23,428
First-professional degree	51.9	19.9	10.4	11.8	5.9	16,018
Public	58.2	18.3	9.2	9.3	5.1	14,102
Private, not-for-profit	46.2	21.4	11.5	14.2	6.7	17,787
Part-time and/or part-year						
Total*	8.7	13.0	19.3	33.7	25.3	37,511
Master's degree	8.4	12.7	20.5	33.0	25.4	37,618
Public	10.0	14.3	20.9	31.8	23.0	35,218
4-year nondoctorate-granting	6.7	9.4	20.5	36.2	27.3	39,016
4-year doctorate-granting	11.9	17.3	21.1	29.2	20.5	32,961
Private, not-for-profit	6.2	10.4	19.9	34.7	28.8	40,989
4-year nondoctorate-granting	4.7	8.8	17.2	34.8	34.6	44,030
4-year doctorate-granting	7.0	11.2	21.4	34.7	25.7	39,358
Doctoral degree	8.9	22.0	19.5	32.1	17.5	32,948
Public	9.6	25.0	21.1	27.5	16.7	32,239
Private, not-for-profit	7.5	16.2	16.5	40.9	19.0	34,302
First-professional degree	29.8	15.3	13.4	26.5	15.0	28,168
Public	34.0	14.6	11.4	23.8	16.2	28,112
Private, not-for-profit	27.5	15.6	14.5	27.9	14.4	28,198

*Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: Percentages may not sum to 100 due to rounding.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.7—Percentage distribution of graduate and first-professional students according to field of study, by attendance pattern, degree program, and institution type: 1992–93

	Arts and humanities	Social/ behavioral sciences	Life and physical sciences	Engineering/ computer science/ math	Education	Business/ management	Health	Law	Other
All students									
Total*	9.8	7.9	7.4	11.0	25.6	16.0	11.9	4.4	6.0
Master's degree	9.5	8.3	6.5	11.8	28.7	21.2	7.6	0.3	6.3
Public	8.3	9.6	7.7	12.2	32.1	15.1	7.7	0.2	7.2
4-year nondoctorate-granting	8.5	8.0	6.0	7.3	43.8	14.4	5.3	0.0	6.7
4-year doctorate-granting	8.2	10.4	8.5	14.6	26.5	15.4	8.8	0.2	7.5
Private, not-for-profit	11.2	6.4	4.7	11.4	23.9	29.8	7.3	0.4	5.0
4-year nondoctorate-granting	8.4	3.5	3.9	4.0	39.7	27.8	8.3	0.0	4.5
4-year doctorate-granting	12.4	7.7	5.1	14.7	16.7	30.6	6.9	0.6	5.3
Doctoral degree	14.7	13.2	17.4	18.2	13.7	6.5	8.0	1.9	6.3
Public	10.7	11.9	20.6	19.2	14.3	7.0	7.4	0.9	8.1
Private, not-for-profit	21.8	15.5	11.8	16.5	12.6	5.7	9.2	3.7	3.2
First-professional degree	7.2	3.2	3.8	1.5	0.8	2.4	43.2	35.0	3.0
Public	0.8	2.7	4.8	1.7	1.4	1.2	57.8	26.8	2.8
Private, not-for-profit	12.5	3.6	2.9	1.3	0.3	3.3	31.1	41.8	3.2
Full-time, full-year									
Total*	10.1	9.5	9.2	10.7	8.1	11.3	23.7	12.0	5.3
Master's degree	13.3	12.7	9.7	15.8	13.4	19.9	8.6	0.4	6.3
Public	10.8	13.4	11.7	18.1	14.7	16.0	8.5	0.2	6.8
4-year nondoctorate-granting	14.1	13.6	10.8	9.6	24.8	15.6	4.8	0.0	6.7
4-year doctorate-granting	10.2	13.3	11.8	19.4	13.1	16.0	9.1	0.3	6.8
Private, not-for-profit	16.7	11.7	7.0	12.8	11.7	25.4	8.7	0.6	5.6
4-year nondoctorate-granting	27.6	3.0	2.0	0.0	25.0	29.5	8.7	0.0	4.2
4-year doctorate-granting	15.0	13.1	7.7	14.8	9.6	24.7	8.7	0.7	5.8
Doctoral degree	13.2	15.8	18.1	17.5	7.1	6.3	11.8	3.6	6.7
Public	11.3	12.9	23.6	20.6	7.5	5.6	9.3	1.4	7.8
Private, not-for-profit	16.0	20.5	9.5	12.6	6.5	7.3	15.7	7.0	5.0
First-professional degree	4.8	2.5	3.0	1.4	0.3	2.0	48.9	33.9	3.1
Public	0.6	1.6	2.8	1.2	0.6	1.1	64.5	24.6	3.0
Private, not-for-profit	8.8	3.3	3.2	1.5	0.1	2.9	34.6	42.5	3.2

Table 1.7—Percentage distribution of graduate and first-professional students according to field of study, by attendance pattern, degree program, and institution type: 1992–93—Continued

	Arts and humanities	Social/ behavioral sciences	Life and physical sciences	Engineering/ computer science/ math	Education	Business/ management	Health	Law	Other
				Part-time and/or part-year					
Total*	9.7	7.3	6.8	11.0	31.9	17.6	7.8	1.7	6.3
Master's degree	8.7	7.3	5.8	11.0	32.0	21.5	7.3	0.2	6.3
Public	7.8	8.8	6.8	10.9	35.8	14.9	7.5	0.2	7.3
4-year nondoctorate-granting	8.0	7.6	5.7	7.1	45.4	14.3	5.4	0.0	6.7
4-year doctorate-granting	7.7	9.5	7.5	13.2	30.4	15.3	8.7	0.2	7.6
Private, not-for-profit	9.9	5.2	4.3	11.0	26.6	30.8	7.0	0.4	4.9
4-year nondoctorate-granting	6.8	3.5	4.1	4.3	41.0	27.5	8.3	0.0	4.5
4-year doctorate-granting	11.5	6.1	4.4	14.7	18.8	32.5	6.3	0.5	5.1
Doctoral degree	16.1	10.8	16.9	18.7	19.0	6.8	5.0	0.7	6.0
Public	10.3	11.1	18.5	17.9	19.3	8.1	5.9	0.6	8.4
Private, not-for-profit	27.3	10.2	13.9	20.2	18.4	4.4	3.2	0.8	1.6
First-professional degree	15.2	5.6	6.3	1.9	2.3	3.5	23.9	38.5	2.8
Public	1.8	7.5	13.6	3.8	4.8	1.7	28.3	36.7	1.9
Private, not-for-profit	22.9	4.5	2.1	0.7	0.9	4.6	21.4	39.6	3.3

*Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.8—Percentage distribution of graduate and first-professional students according to field of study, by degree program and citizenship: 1992–93

	Arts and humanities	Social/ behavioral sciences	Life and physical sciences	Engineering/ computer science/ math	Education	Business/ management	Health	Law	Other
All students									
Total*	9.8	7.9	7.4	11.0	25.6	16.0	11.9	4.4	6.0
Citizenship									
U.S. citizen	9.9	8.1	6.6	8.7	27.9	15.9	12.4	4.6	5.9
Permanent resident, temp. visa	10.2	5.3	11.2	24.2	12.8	16.8	10.7	2.3	6.4
Other (including student visa)	8.3	6.6	15.5	32.0	6.0	16.9	7.1	1.0	6.6
Master's students									
Total	9.5	8.3	6.5	11.8	28.7	21.2	7.6	0.3	6.3
Citizenship									
U.S. citizen	9.6	8.6	6.0	9.3	31.2	21.0	7.9	0.2	6.3
Permanent resident, temp. visa	12.2	3.2	7.1	28.1	14.7	22.2	3.5	0.6	8.5
Other (including student visa)	6.4	6.3	12.9	34.9	4.7	23.6	4.6	1.1	5.6
Doctoral students									
Total	14.7	13.2	17.4	18.2	13.7	6.5	8.0	1.9	6.3
Citizenship									
U.S. citizen	15.7	15.3	15.5	13.7	16.2	6.4	8.8	2.5	5.9
Permanent resident, temp. visa	10.7	12.2	30.5	25.2	2.4	9.9	3.5	0.6	5.1
Other (including student visa)	10.8	6.0	20.6	34.3	7.7	6.0	6.1	0.1	8.6
First-professional students									
Total	7.2	3.2	3.8	1.5	0.8	2.4	43.2	35.0	3.0
Citizenship									
U.S. citizen	6.8	3.2	3.0	1.3	0.9	2.2	43.3	36.5	2.9
Permanent resident, temp. visa	4.3	2.9	16.6	6.2	0.0	2.4	52.2	14.0	1.3
Other (including student visa)	24.4	4.8	9.7	3.2	0.0	6.2	36.6	7.6	7.6

*Includes students in graduate programs other than master's, doctoral, and first-professional.
NOTE: Percentages may not sum to 100 due to rounding.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.9—Percentage distribution of graduate and first-professional students according to gender, race–ethnicity, and citizenship, by degree program and field of study: 1992–93

	Gender		Race–ethnicity					Citizenship		
	Male	Female	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black, non-Hispanic	Hispanic	White, non-Hispanic	U.S. citizen	Permanent resident/ temp. visa	Other[1]
All students										
Total[2]	46.4	53.6	0.8	7.5	6.4	4.0	81.4	89.5	3.3	7.2
Field of study										
Arts and humanities	46.2	53.8	0.5	4.4	6.3	5.7	83.2	90.2	3.5	6.3
Social/behavioral sciences	41.9	58.1	0.3	5.3	7.8	3.2	83.4	91.5	2.3	6.2
Life and physical sciences	57.4	42.6	0.9	15.6	3.5	4.6	75.4	79.4	5.1	15.5
Engineering/computer science/math	79.1	20.9	1.3	21.3	4.8	3.5	69.1	70.8	7.5	21.8
Education	25.7	74.3	0.9	1.9	6.6	3.8	86.9	96.6	1.7	1.7
Business/management	58.6	41.4	0.7	8.3	6.4	3.4	81.2	88.6	3.6	7.8
Health	39.5	60.5	0.8	8.1	7.5	3.8	79.8	92.6	3.0	4.4
Law	55.1	44.9	0.7	3.9	6.6	4.3	84.6	96.4	1.8	1.8
Other	46.5	53.5	0.5	6.0	7.3	4.5	81.8	88.3	3.6	8.1
Master's students										
Total	44.5	55.5	0.6	6.9	6.4	3.8	82.4	89.5	3.3	7.3
Field of study										
Arts and humanities	41.3	58.7	0.7	4.9	6.5	5.3	82.7	90.7	4.3	5.0
Social/behavioral sciences	39.0	61.0	0.5	4.0	8.0	4.1	83.5	93.1	1.3	5.6
Life and physical sciences	56.9	43.1	0.9	12.9	4.1	4.9	77.2	81.8	3.6	14.6
Engineering/computer science/math	79.7	20.3	1.2	20.5	4.8	2.7	70.8	70.3	7.9	21.8
Education	24.9	75.1	0.7	1.4	6.4	3.7	87.8	97.1	1.7	1.2
Business/management	59.4	40.6	0.5	8.7	6.4	3.1	81.4	88.3	3.5	8.2
Health	21.9	78.1	0.5	4.2	6.3	4.7	84.4	94.0	1.5	4.5
Law	—	—	—	—	—	—	—	—	—	—
Other	46.6	53.4	0.3	6.3	8.0	4.6	80.9	89.0	4.5	6.5

Table 1.9—Percentage distribution of graduate and first-professional students according to gender, race–ethnicity, and citizenship, by degree program and field of study: 1992–93—Continued

	Gender		Race–ethnicity					Citizenship		
	Male	Female	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black, non-Hispanic	Hispanic	White, non-Hispanic	U.S. citizen	Permanent resident/ temp. visa	Other[1]
Doctoral students										
Total	61.8	38.2	1.0	15.4	6.5	3.1	74.1	75.5	5.3	19.2
Field of study										
Arts and humanities	64.6	35.4	0.0	3.1	7.0	3.8	86.1	81.7	3.9	14.4
Social/behavioral sciences	49.1	50.9	0.0	7.2	8.5	1.8	82.6	86.5	4.8	8.7
Life and physical sciences	66.3	33.7	1.6	23.2	3.6	4.4	67.3	67.5	9.3	23.2
Engineering/computer science/math	83.9	16.1	0.7	34.3	5.6	3.6	55.7	56.4	7.3	36.4
Education	38.4	61.6	0.0	6.8	10.3	0.0	82.9	88.3	0.9	10.8
Business/management	71.8	28.2	2.5	13.8	2.2	3.2	78.3	74.2	8.0	17.8
Health	53.6	46.4	4.2	13.8	6.6	3.2	72.3	82.9	2.3	14.8
Law	56.9	43.1	3.6	1.5	13.0	1.2	80.7	97.1	1.7	1.2
Other	59.4	40.6	0.0	14.5	7.5	5.1	72.9	69.7	4.2	26.1
First-professional students										
Total	56.9	43.1	0.5	8.8	7.1	4.0	79.5	93.4	3.6	3.0
Field of study										
Arts and humanities	59.2	40.8	0.0	8.8	7.7	7.7	75.8	87.7	2.1	10.2
Social/behavioral sciences	58.4	41.6	0.0	6.6	8.0	2.0	83.4	92.2	3.3	4.5
Life and physical sciences	45.1	54.9	0.0	27.7	2.4	2.0	67.9	76.1	16.1	7.8
Engineering/computer science/math	77.0	23.0	0.0	30.4	3.4	0.9	65.4	78.7	14.9	6.4
Education	—	—	—	—	—	—	—	—	—	—
Business/management	61.7	38.3	0.0	7.4	7.0	5.9	79.8	88.5	3.6	7.9
Health	58.1	41.9	0.4	11.7	8.7	3.6	75.6	93.1	4.3	2.5
Law	56.3	43.7	0.6	3.6	5.5	4.6	85.8	97.9	1.5	0.7
Other	54.8	45.2	6.1	3.0	6.5	1.8	82.7	90.9	1.6	7.6

—Sample size is too small for a reliable estimate.
[1]Includes student visas.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: Percentages may not sum to 100 due to rounding.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

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Table 1.10—Average annual expenses for full-time, full-year graduate and first-professional students, by type of expense, degree program, and institution type: 1992–93

	Total costs	Tuition and fees	Total non-tuition expenses	Household expenses while enrolled	Other attendance costs	Attendance-adjusted[1] Total costs	Attendance-adjusted[1] Household expenses	Attendance-adjusted[1] Non-tuition expenses
Total[2]	$19,176	$8,377	$10,930	$9,352	$1,220	$18,858	$9,026	$10,596
Master's degree	17,353	7,024	10,428	8,925	1,156	17,017	8,596	10,086
Public	14,530	4,115	10,375	9,037	1,097	14,261	8,774	10,104
4-year nondoctorate-granting	13,260	2,653	10,619	9,256	1,197	13,053	9,056	10,412
4-year doctorate-granting	14,743	4,365	10,333	8,999	1,080	14,464	8,726	10,052
Private, not-for-profit	21,537	11,077	10,507	8,761	1,240	21,099	8,335	10,059
4-year nondoctorate-granting	17,164	7,386	10,072	8,734	1,119	16,946	8,516	9,855
4-year doctorate-granting	22,281	11,632	10,581	8,766	1,259	21,807	8,305	10,094
Doctoral degree	18,159	6,853	11,363	9,761	1,114	17,780	9,350	10,943
Public	15,881	4,673	11,050	9,451	1,092	15,527	9,101	10,669
Private, not-for-profit	22,102	10,454	11,903	10,284	1,149	21,679	9,770	11,416
First-professional degree	22,972	11,640	11,470	9,822	1,382	22,704	9,528	11,186
Public	19,477	8,184	11,461	9,936	1,396	19,341	9,798	11,313
Private, not-for-profit	26,286	14,867	11,478	9,716	1,369	25,894	9,276	11,065

[1]Based on number of months enrolled. See Glossary for additional information.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 1.11—Average annual expenses for part-time and/or part-year graduate and first-professional students, by type of expense, degree program, and institution type: 1992–93

	Total costs	Tuition and fees	Total non-tuition expenses	Household expenses while enrolled	Other attendance costs	Attendance-adjusted		
						Total costs	Household expenses	Non-tuition expenses
Total*	$9,241	$2,344	$6,880	$6,131	$683	$6,486	$3,366	$4,109
Master's degree	9,500	2,343	7,171	6,412	704	6,580	3,492	4,242
Public	8,644	1,613	7,064	6,315	708	5,853	3,516	4,265
4-year nondoctorate-granting	7,488	929	6,583	5,937	663	4,740	3,172	3,830
4-year doctorate-granting	9,334	2,015	7,352	6,540	736	6,518	3,720	4,524
Private, not-for-profit	10,743	3,365	7,325	6,553	698	7,637	3,457	4,209
4-year nondoctorate-granting	9,027	2,377	6,626	6,015	651	6,057	3,008	3,642
4-year doctorate-granting	11,698	3,904	7,714	6,847	724	8,516	3,701	4,524
Doctoral degree	11,771	3,241	8,294	7,290	917	9,266	4,752	5,688
Public	10,946	2,260	8,510	7,472	911	8,432	4,909	5,936
Private, not-for-profit	13,225	5,112	7,910	6,953	927	10,733	4,463	5,248
First-professional degree	15,087	7,338	7,711	6,460	1,121	13,568	4,946	6,161
Public	11,742	4,726	6,771	5,808	1,043	10,516	4,602	5,533
Private, not-for-profit	16,979	8,785	8,243	6,829	1,162	15,293	5,141	6,518

*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Section 2

Types of Financial Aid Awarded

Degree Program

- Thirty-nine percent of all graduate and first-professional students received some type of financial aid in 1992–93 (table 2.1). Students in first-professional programs were the most likely to receive financial aid (73 percent), followed by doctoral degree students (55 percent) and then master's degree students (34 percent).

- Students in first-professional degree programs also received the largest amount of total aid, on average: $14,500 (table 2.2). Students in doctoral programs received an average of $10,800, while students in master's degree programs received an average of $6,500. Both the large proportion of first-professional degree students receiving aid and the amounts received reflect the fact that first-professional students were the most likely to attend full time, full year and to have the highest tuition and fees.

- Students in doctoral and first-professional degree programs were equally likely to receive grant aid (35 percent) (table 2.1). Students in master's degree programs were less likely to receive grant aid (22 percent).

- While doctoral and first-professional degree students were equally likely to receive grants, grant recipients in doctoral programs received larger awards, on average ($6,000 compared with $4,500) (table 2.2).

- Assistantships played an important role in financing doctoral study. Twenty-one percent of all students in doctoral programs were research or teaching assistants, compared with 6 percent of master's and 4 percent of first-professional students (table 2.1).

- The majority (83 percent) of all students in master's degree programs attended part time and/or part year (table 1.5). These students, whose average income was $37,600 (table 1.6), did not rely heavily on financial aid. Twenty-eight percent received some type of aid, amounting to an average of $4,800 (tables 2.1 and 2.2). Eighteen percent had grants (averaging $2,500), and 10 percent took out loans (averaging $5,700). Master's students who attended full time, full year were more dependent on financial aid: 63 percent were aided, receiving on average $10,200. Thirty-eight percent had grants, and 32 percent took out loans.

- Seventy percent of full-time, full-year students in doctoral degree programs received financial aid. In contrast, 44 percent of doctoral students who studied part time and/or part year received financial aid (table 2.1). The average amount of aid received by full-time, full-year doctoral students was $12,500, compared with $8,600 for those who studied part time and/or part year (table 2.2).

- Doctoral degree students who studied full time, full year were more likely to work as research or teaching assistants than their counterparts studying part time and/or part year. About one-quarter (27 percent) of full-time, full-year doctoral students had assistantships, compared with 17 percent of part-time and/or part-year doctoral students (table 2.1).

- The majority (77 percent) of students in first-professional programs studied full time, full year (table 1.5). Full-time, full-year first-professional students were heavily reliant upon financial aid: 77 percent received some type of aid (table 2.1). The average amount of aid received was $15,200 (table 2.2). Students in first-professional degree programs who studied part time and/or part year were less reliant upon aid, with 57 percent receiving aid, averaging $11,300.

- Loans played an important role in financing first-professional education: 68 percent of full-time, full-year students took out loans averaging $13,900 (tables 2.1 and 2.2). Part-time and/or part-year first-professional degree students were somewhat less likely to borrow, but still, 46 percent borrowed an average of $11,200.

Student Characteristics

- Among part-time and/or part-year students in master's degree programs (83 percent of all master's degree students), younger students and students with lower incomes were more likely to receive aid. Forty-one percent of those 23 years or younger were aided, compared with 30 percent of those 24–29 years old and 25 percent of those 30 years or older (table 2.3c). The youngest group received an average award of $7,000, compared with $5,600 for those 24–29 years and $3,900 for those 30 years or older (table 2.4b). Fifty-nine percent of financially independent part-time and/or part-year master's students with incomes of less than $10,000 were aided, compared with 22 percent to 35 percent of those in higher income categories (table 2.3c). The average award received by students with incomes of less than $10,000 was $7,600, which was a larger amount than the average received by students in each income category of $20,000 or more (table 2.4b).

- Among full-time, full-year doctoral students, 83 percent of those with incomes of less than $10,000 received financial aid averaging $15,400 (tables 2.3b and 2.4a). Those with incomes of $30,000 or more were less likely to be aided. About one-quarter of full-time, full-year doctoral students received assistantships, which are usually not based on financial need. Consequently, students in the lower income brackets were as likely to be teaching or research assistants as those with higher incomes.

- Full-time, full-year students in first-professional degree programs were highly reliant upon loans to finance their studies. Among those with incomes of less than $10,000, 87 percent took out loans, and the average loan was $14,600 (tables 2.3b and 2.4). Part-time and/or part-year first-professional students in the lowest income category were also very likely to borrow (74 percent) (table 2.3c).

Combinations of Aid

- Students in first-professional degree programs were more likely than graduate students to receive loans as the sole form of financial aid. Among full-time, full-year first-professional students 32 percent had loans only, compared with 11 percent of doctoral students and 13 percent of master's degree students (table 2.5). The pattern was similar for part-time and/or part-year graduate and first-professional students.

- The average loan received by full-time, full-year first-professional degree students with loans as their only form of aid was $14,200, compared with an average of $8,400 for master's degree students with loans only (table 2.6).

Types of Loans

- The Stafford loan program accounted for most borrowing: 43 percent of all full-time, full-year graduate and first-professional students borrowed through student loan programs in 1992–93, and 41 percent took out Stafford loans (table 2.7).

- Thirty-eight percent of full-time, full-year first-professional students had SLS loans, compared with 10 percent of master's and doctoral degree students.

- Among all full-time, full-year first-professional students, 52 percent borrowed the maximum Stafford loan (table 2.8).

Aid Ratios

- Overall, federal aid accounted for 40 percent of all aid awarded at the graduate and first-professional level (table 2.9). Federal aid, which is mostly loans, was particularly important to first-professional students, for whom it amounted to 69 percent of all aid.

- Grants and loans each accounted for 41 percent of total aid awarded to graduate and first-professional students. There was considerable variation by degree program, however. For example, grants averaged 48 percent of total aid for master's degree students and 43 percent for doctoral students, but only 19 percent for first-professional students.

- For students who received any federal aid, federal aid amounted to 80 percent of all aid received (table 2.10).

Cumulative Borrowing

- Among 1992–93 completers of graduate and first-professional programs, 65 percent of first-professional, 40 percent of doctoral, and 30 percent of master's degree students had borrowed to pay for their graduate or first-professional education (table 2.11).

- The average amounts borrowed were $10,000 for master's degree students, $19,300 for doctoral degree students, and $38,900 for first-professional degree students (table 2.11).

- When undergraduate borrowing is taken into consideration as well, the amounts are slightly higher. For students who borrowed at either the graduate or undergraduate level, the average total amount borrowed was $11,900 at the master's level, $21,200 at the doctoral level, and $41,600 at the first-professional level.

- Twenty-nine percent of all students who were enrolled in graduate or first-professional education in 1992–93 (regardless of how many years they had been enrolled) had borrowed for their postbaccalaureate education at some point (table 2.12).

Table 2.1—Percentage of graduate and first-professional students who received financial aid, by type of aid, attendance pattern, degree program, and institution type: 1992–93

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			All students				
Total[4]	38.8	23.1	18.9	2.6	6.8	6.9	17.5
Master's degree	34.3	21.6	14.2	2.2	6.3	6.5	13.0
Public	33.0	19.6	13.7	2.3	8.2	7.6	12.8
4-year nondoctorate-granting	22.2	13.0	9.1	0.8	3.6	2.4	8.5
4-year doctorate-granting	38.2	22.8	16.0	3.1	10.4	10.2	14.9
Private, not-for-profit	36.2	24.5	14.8	1.9	3.6	5.0	13.2
4-year nondoctorate-granting	29.4	21.1	10.8	0.9	0.8	3.9	9.4
4-year doctorate-granting	39.2	26.1	16.6	2.4	4.9	5.5	15.0
Doctoral degree	55.1	34.7	15.5	3.7	21.4	15.7	14.4
Public	55.0	35.5	12.8	4.5	23.3	18.5	11.8
Private, not-for-profit	55.3	33.4	20.1	2.5	18.1	10.7	19.0
First-professional degree	72.7	35.0	62.9	6.0	4.1	5.7	60.3
Public	73.7	36.6	66.4	5.8	4.6	5.6	64.6
Private, not-for-profit	71.8	33.6	60.0	6.0	3.6	5.7	56.8
			Full-time, full-year				
Total[4]	68.1	37.6	43.3	5.5	14.3	12.4	41.1
Master's degree	62.5	38.0	32.3	5.3	18.1	15.7	30.5
Public	65.4	38.3	32.1	4.9	22.4	20.5	30.8
4-year nondoctorate-granting	63.9	31.3	40.4	3.3	15.8	4.4	38.4
4-year doctorate-granting	65.7	39.5	30.6	5.2	23.5	23.3	29.6
Private, not-for-profit	58.4	37.7	32.7	5.8	12.2	8.9	30.0
4-year nondoctorate-granting	43.5	28.2	28.7	5.4	3.0	5.4	24.6
4-year doctorate-granting	60.7	39.1	33.3	5.9	13.6	9.5	30.8
Doctoral degree	69.6	43.5	25.8	5.2	27.1	19.5	23.9
Public	69.7	44.2	20.6	6.5	31.6	23.1	18.9
Private, not-for-profit	69.6	42.3	34.1	3.2	19.9	13.6	31.9
First-professional degree	77.0	37.5	67.8	6.8	4.4	5.6	65.6
Public	79.3	40.4	71.8	6.6	4.3	5.4	69.9
Private, not-for-profit	74.9	34.8	64.1	7.0	4.5	5.8	61.6
			Part-time and/or part-year				
Total[4]	28.7	18.1	10.5	1.5	4.3	5.1	9.4
Master's degree	28.3	18.1	10.3	1.5	3.8	4.6	9.3
Public	26.1	15.6	9.9	1.8	5.2	4.9	9.0
4-year nondoctorate-granting	18.8	11.5	6.5	0.5	2.6	2.3	6.0
4-year doctorate-granting	30.4	18.0	11.8	2.5	6.7	6.5	10.7
Private, not-for-profit	31.4	21.7	11.0	1.1	1.8	4.2	9.7
4-year nondoctorate-granting	28.3	20.6	9.3	0.5	0.7	3.8	8.1
4-year doctorate-granting	33.1	22.3	11.9	1.4	2.5	4.4	10.5
Doctoral degree	43.8	27.8	7.3	2.4	17.0	12.7	6.9
Public	43.9	28.7	7.1	2.7	17.0	15.0	6.5
Private, not-for-profit	43.6	26.1	7.7	1.9	17.0	8.3	7.5
First-professional degree	57.4	26.6	45.6	2.6	3.1	5.9	42.0
Public	49.2	19.7	42.4	2.5	6.1	6.8	41.4
Private, not-for-profit	62.2	30.6	47.5	2.7	1.4	5.4	42.3

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.
[2]Included in "Grants" column as well.
[3]Included in "Loans" column as well.
[4]Includes students in graduate programs other than master's, doctoral, and first-professional.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.2—Average amount of financial aid received by aided graduate and first-professional students, by type of aid, attendance pattern, degree program, and institution type: 1992–93

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			All students				
Total[4]	$8,497	$3,803	$9,232	$3,005	$7,387	$3,452	$5,924
Master's degree	6,520	3,374	6,708	3,081	6,660	2,995	5,401
Public 4-year	6,207	2,954	5,944	3,421	6,435	2,675	5,014
4-year nondoctorate-granting	4,145	1,513	4,990	—	5,648	1,496	4,333
4-year doctorate-granting	6,794	3,355	6,211	3,411	6,569	2,812	5,204
Private, not-for-profit	6,920	3,843	7,700	2,502	7,369	3,676	5,923
4-year nondoctorate-granting	3,591	1,926	5,405	—	—	1,752	5,091
4-year doctorate-granting	8,045	4,542	8,370	2,697	7,477	4,291	6,157
Doctoral degree	10,787	5,960	9,424	4,976	9,386	5,172	6,190
Public	8,986	4,603	6,942	5,632	8,517	3,546	5,587
Private, not-for-profit	13,895	8,461	12,167	—	11,327	10,059	6,840
First-professional degree	14,539	4,549	13,487	1,881	3,990	4,066	6,864
Public	13,298	3,863	12,036	1,701	3,845	3,181	6,697
Private, not-for-profit	15,591	5,165	14,811	2,025	4,141	4,780	7,021
			Full-time, full-year				
Total[4]	12,214	5,429	11,102	3,025	7,415	4,544	6,413
Master's degree	10,166	5,366	8,177	3,381	6,751	4,037	6,058
Public	8,510	4,327	6,865	3,553	6,327	3,360	5,645
4-year nondoctorate-granting	6,531	2,522	5,597	—	—	—	4,964
4-year doctorate-granting	8,840	4,571	7,152	3,467	6,452	3,372	5,796
Private, not-for-profit	12,717	6,819	9,947	3,180	7,822	6,178	6,643
4-year nondoctorate-granting	7,676	—	—	—	—	—	—
4-year doctorate-granting	13,276	7,243	10,306	3,419	7,736	6,385	6,644
Doctoral degree	12,508	7,062	9,919	5,106	9,343	5,957	6,265
Public	10,193	5,412	7,574	—	7,925	4,125	5,729
Private, not-for-profit	16,192	9,801	12,164	—	12,919	—	6,770
First-professional degree	15,248	4,740	13,931	1,859	3,644	4,484	6,931
Public	13,588	3,980	12,258	1,698	2,949	3,498	6,765
Private, not-for-profit	16,862	5,550	15,653	1,999	4,250	5,327	7,104
			Part-time and/or part-year				
Total[4]	5,492	2,677	6,610	3,035	7,365	2,565	5,190
Master's degree	4,820	2,497	5,741	2,872	6,569	2,256	4,942
Public	5,006	2,260	5,328	3,372	6,531	2,090	4,566
4-year nondoctorate-granting	3,466	1,282	4,677	—	5,853	1,258	3,993
4-year doctorate-granting	5,560	2,621	5,539	3,408	6,685	2,258	4,752
Private, not-for-profit	4,603	2,737	6,261	1,725	6,722	2,530	5,433
4-year nondoctorate-granting	3,073	1,803	4,937	—	—	1,515	4,708
4-year doctorate-granting	5,308	3,200	6,817	1,832	7,070	3,001	5,736
Doctoral degree	8,616	4,629	7,938	—	9,490	4,252	5,957
Public	7,594	3,725	5,551	—	9,409	2,913	5,274
Private, not-for-profit	10,568	6,516	12,113	—	—	—	7,081
First-professional degree	11,306	3,769	11,238	—	—	2,896	6,499
Public	11,254	2,995	10,382	—	—	—	6,206
Private, not-for-profit	11,330	4,064	11,687	—	—	—	6,667

—Sample size is too small for a reliable estimate.
[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.
[2]Included in "Grants" column as well.
[3]Included in "Loans" column as well.
[4]Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.3a—Percentage of graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			All students				
Total[4]	38.8	23.1	18.9	2.6	6.8	6.9	17.5
			Master's students				
Total	34.3	21.6	14.2	2.2	6.3	6.5	13.0
Gender							
Male	35.6	22.7	13.1	2.4	8.2	6.8	12.2
Female	33.4	20.9	15.1	2.0	4.8	6.3	13.6
Citizenship							
U.S. citizen	34.4	21.7	15.4	2.1	5.5	5.8	14.1
Permanent resident/temp. visa	27.3	15.3	7.5	2.2	7.9	9.9	7.5
Other[5]	34.6	23.3	1.9	3.3	16.5	12.6	1.4
Field of study							
Arts and humanities	46.2	30.3	21.1	5.3	9.7	12.7	19.2
Social/behavioral sciences	45.7	26.5	28.2	4.3	7.0	8.4	26.7
Life and physical sciences	42.1	23.5	13.0	2.2	16.5	10.8	11.6
Engineering/computer science/math	35.8	24.2	7.7	2.2	11.8	9.4	7.1
Education	25.4	15.2	11.0	0.9	2.8	4.1	9.7
Business/management	31.9	21.7	11.9	1.5	3.3	3.6	10.7
Health	35.4	23.3	15.1	1.7	4.1	5.4	14.7
Law	—	—	—	—	—	—	—
Other	39.2	23.9	19.1	3.3	8.7	7.8	17.3
Age as of 12/31/92							
23 years or younger	51.8	30.3	26.7	5.3	14.1	14.3	24.4
24–29 years	37.9	22.3	17.0	2.9	9.0	7.8	15.8
30 years or older	28.5	19.3	10.0	1.1	3.1	4.3	9.0
Race–ethnicity							
American Indian/Alaskan Native	42.5	38.1	18.6	0.0	10.8	14.9	18.6
Asian/Pacific Islander	35.0	22.5	5.9	3.0	16.5	12.2	4.8
U.S. cit./perm. res./temp.visa	32.9	22.1	10.7	1.4	10.2	9.4	8.5
Other[5]	37.0	22.8	1.3	4.6	22.5	14.8	1.3
Black, non-Hispanic	35.1	19.5	18.0	3.5	5.6	5.7	16.4
Hispanic	38.7	23.0	20.0	2.2	5.7	4.3	18.8
White, non-Hispanic	34.2	21.9	14.3	2.0	5.7	6.1	13.2
Marital status							
Not married, separated	36.4	21.1	17.5	2.9	7.7	7.6	16.0
Married	31.4	22.5	9.5	1.2	4.3	5.1	8.8
Income (independent students)							
Less than $10,000	67.7	35.4	46.5	9.1	17.1	14.9	44.8
$10,000–$19,999	43.6	22.3	21.9	2.9	13.7	8.8	20.6
$20,000–$29,999	28.8	18.5	10.9	1.4	3.6	5.7	9.3
$30,000–$49,999	25.2	17.0	7.7	0.7	2.8	4.2	7.0
$50,000 or more	25.8	21.2	4.4	0.4	1.1	2.5	3.5

Table 2.3a—Percentage of graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			Doctoral students				
Total	55.1	34.7	15.5	3.7	21.4	15.7	14.4
Gender							
Male	57.4	35.3	15.7	4.3	24.9	18.2	14.8
Female	51.6	33.9	15.1	2.9	15.8	11.6	13.8
Citizenship							
U.S. citizen	53.7	32.9	20.0	3.8	17.4	12.6	18.5
Permanent resident/temp. visa	64.8	45.3	6.4	4.4	33.9	38.1	6.4
Other[5]	56.4	37.0	1.0	3.0	34.0	19.6	1.0
Field of study							
Arts and humanities	50.1	38.8	16.0	6.5	16.1	14.5	14.5
Social/behavioral sciences	59.7	34.7	17.7	2.4	22.6	15.1	17.7
Life and physical sciences	67.1	42.2	10.5	2.9	34.2	23.2	10.2
Engineering/computer science/math	50.9	32.7	2.9	4.4	30.3	18.7	2.9
Education	42.5	27.9	15.3	4.0	10.0	13.6	12.5
Business/management	45.7	33.4	13.1	2.8	15.7	17.8	11.6
Health	65.2	34.8	42.0	3.3	9.9	2.4	40.9
Law	76.9	20.5	67.7	6.8	3.0	2.4	66.5
Other	54.6	33.5	14.0	1.8	24.0	12.3	10.6
Age as of 12/31/92							
23 years or younger	76.8	41.4	30.6	5.4	29.2	17.6	27.6
24–29 years	67.3	43.1	19.6	5.9	29.0	19.4	19.2
30 years or older	45.6	29.2	11.2	2.3	16.2	13.3	10.1
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	58.1	37.5	4.6	1.6	38.2	25.3	4.0
U.S. cit./perm. res./temp. visa	65.6	42.0	13.0	2.8	33.9	32.9	11.1
Other[5]	53.6	34.3	0.3	1.0	39.7	20.3	0.3
Black, non-Hispanic	65.3	45.0	25.8	3.0	9.4	13.4	23.9
Hispanic	54.4	39.5	12.5	8.7	24.0	3.7	12.5
White, non-Hispanic	54.3	33.3	17.6	3.7	20.1	14.4	16.4
Marital status							
Not married, separated	58.7	35.9	18.0	4.4	22.2	16.5	17.0
Married	49.5	33.1	11.4	2.6	20.3	14.4	10.2
Income (independent students)							
Less than $10,000	78.8	47.4	42.6	7.6	25.4	20.1	41.1
$10,000–$19,999	67.0	39.7	15.2	4.4	33.7	23.3	15.1
$20,000–$29,999	55.3	37.6	10.0	3.0	24.7	15.2	9.5
$30,000–$49,999	36.7	23.8	8.2	2.4	9.3	8.5	7.7
$50,000 or more	36.2	26.6	6.7	0.9	10.3	10.6	3.4

Table 2.3a—Percentage of graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			First-professional students				
Total	72.7	35.0	62.9	6.0	4.1	5.7	60.3
Gender							
Male	73.6	33.8	64.1	6.1	3.9	5.4	61.6
Female	71.0	36.5	60.8	5.5	4.4	6.0	58.1
Citizenship							
U.S. citizen	72.8	34.5	64.1	6.1	4.0	5.1	61.7
Permanent resident/temp. visa	69.7	45.4	57.1	4.8	2.0	11.8	53.8
Other[5]	61.0	36.7	14.5	0.0	10.5	14.8	11.1
Field of study							
Arts and humanities	54.0	37.8	23.9	3.7	1.0	6.3	22.4
Health	78.2	37.2	71.6	6.3	4.0	3.7	69.7
Law	75.0	32.7	68.6	6.5	3.3	6.6	65.0
Age as of 12/31/92							
23 years or younger	70.2	33.2	60.5	5.9	5.7	4.3	58.4
24–29 years	78.3	36.6	69.8	6.8	4.0	5.3	67.8
30 years or older	64.4	33.8	52.1	4.3	2.4	7.6	48.0
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	61.1	35.5	48.0	3.3	4.5	6.9	46.1
U S. cit./perm. res./temp. visa	60.8	33.4	51.6	3.7	3.9	5.8	50.0
Other[5]	—	—	—	—	—	—	—
Black, non-Hispanic	82.4	55.0	75.2	11.0	3.6	6.5	71.6
Hispanic	81.6	35.9	68.7	3.2	6.7	2.2	63.7
White, non-Hispanic	71.7	31.5	62.8	5.8	4.1	5.2	60.3
Marital status							
Not married, separated	74.9	35.8	65.9	6.5	4.2	5.7	63.1
Married	66.2	32.5	54.1	4.4	3.7	5.6	52.3
Income (independent students)							
Less than $10,000	89.5	43.6	85.0	8.8	3.6	6.2	83.0
$10,000–$19,999	72.4	33.7	58.2	5.6	4.5	8.7	55.7
$20,000–$29,999	70.0	33.3	61.5	6.1	1.5	5.0	59.2
$30,000–$49,999	57.8	29.0	41.2	2.3	4.7	5.4	37.2
$50,000 or more	54.3	24.1	42.4	1.6	1.9	4.1	38.5

—Sample size is too small for a reliable estimate.
[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.
[2]Included in "Grants" column as well.
[3]Included in "Loans" column as well.
[4]Includes students in graduate programs other than master's, doctoral, and first-professional.
[5]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
All-time, full-year students							
Total[4]	68.1	37.6	43.3	5.5	14.3	12.4	41.1
Full-time, full-year master's							
Total	62.5	38.0	32.3	5.3	18.1	15.7	30.5
Gender							
Male	57.4	34.3	26.3	5.3	19.6	14.6	25.1
Female	68.4	42.3	38.7	5.4	16.9	17.0	36.2
Citizenship							
U.S. citizen	66.8	39.3	40.1	6.3	17.5	14.5	37.7
Permanent resident/temp. visa	41.1	29.5	8.9	0.4	15.2	21.2	8.9
Other[5]	47.2	32.9	0.6	1.6	23.9	18.2	0.6
Field of study							
Arts and humanities	69.0	48.7	33.2	9.1	18.3	21.1	31.9
Social/behavioral sciences	76.9	48.5	52.1	7.4	13.1	13.6	50.5
Life and physical sciences	62.2	37.7	15.9	2.5	32.6	20.9	13.8
Engineering/computer science/math	56.8	36.6	13.5	3.2	26.2	22.6	12.7
Education	60.1	32.8	37.4	3.6	14.5	18.7	32.6
Business/management	52.7	28.3	33.3	4.8	13.0	6.7	31.1
Health	63.5	35.4	40.8	1.9	12.0	10.7	40.8
Law	—	—	—	—	—	—	—
Other	70.1	45.7	33.0	9.1	20.2	15.7	31.5
Age as of 12/31/92							
23 years or younger	67.1	44.3	33.9	6.8	19.8	18.8	30.9
24–29 years	64.5	37.7	31.7	5.5	21.5	16.2	30.2
30 years or older	55.6	33.5	31.8	3.2	11.9	12.5	30.7
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	48.4	34.6	5.4	1.8	25.6	22.6	3.3
U.S. cit./perm. res./temp. visa	50.0	34.0	14.8	2.3	20.3	21.7	8.9
Other[5]	47.4	34.9	0.0	1.5	28.6	23.0	0.0
Black, non-Hispanic	57.6	31.2	34.7	5.7	11.0	7.3	34.7
Hispanic	78.2	44.0	49.2	6.8	15.5	14.9	48.1
White, non-Hispanic	65.3	39.1	36.9	5.8	17.8	14.7	34.8
Marital status							
Not married, separated	62.6	36.3	35.1	5.8	18.3	15.1	32.9
Married	62.4	42.7	25.3	4.0	17.6	17.1	24.3
Income (independent students)							
Less than $10,000	81.2	49.4	57.5	9.6	23.5	22.3	55.0
$10,000–$19,999	65.0	36.3	30.3	4.3	24.6	15.4	29.8
$20,000–$29,999	50.3	33.1	24.0	3.7	11.9	11.8	22.7
$30,000–$49,999	56.9	32.5	26.3	3.5	15.9	11.7	25.3
$50,000 or more	49.9	33.2	16.5	2.3	6.5	8.4	15.5

Table 2.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			Full-time, full-year doctoral				
Total	69.6	43.5	25.8	5.2	27.1	19.5	23.9
Gender							
Male	70.4	43.1	23.9	6.1	28.5	23.7	22.0
Female	68.3	44.1	29.0	3.7	24.6	12.4	27.1
Citizenship							
U.S. citizen	70.2	41.1	33.6	5.3	23.8	15.0	31.1
Permanent resident/temp. visa	80.1	57.9	7.8	5.5	46.7	48.5	7.8
Other[5]	62.8	45.8	2.1	4.1	33.8	25.3	2.1
Field of study							
Arts and humanities	69.5	54.9	30.1	10.6	21.8	20.4	26.9
Social/behavioral sciences	66.2	36.5	24.9	1.7	28.9	17.6	24.9
Life and physical sciences	78.5	53.9	13.0	2.7	37.3	30.1	12.4
Engineering/computer science/math	67.9	46.4	5.4	8.8	43.8	24.8	5.4
Education	58.9	40.1	33.7	14.2	10.6	23.1	24.8
Business/management	59.4	41.9	21.9	0.0	23.3	23.9	21.9
Health	73.5	35.6	54.5	1.1	9.4	2.9	52.8
Law	78.8	15.2	75.1	6.4	3.7	2.9	73.6
Other	68.8	37.5	25.7	3.0	25.2	11.4	18.4
Age as of 12/31/92							
23 years or younger	76.6	44.3	39.9	7.7	28.2	15.2	35.4
24–29 years	77.4	51.0	27.7	6.2	28.6	19.8	26.9
30 years or older	60.8	36.3	20.6	3.7	25.3	20.1	18.4
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	66.9	49.9	8.4	1.9	43.7	36.1	7.2
U.S. cit./perm. res./temp. visa	86.5	58.8	21.3	5.1	45.7	42.1	17.9
Other[5]	53.8	43.0	0.7	0.0	40.8	30.4	0.7
Black, non-Hispanic	83.3	57.1	38.9	3.7	13.0	21.7	34.2
Hispanic	77.6	56.8	18.2	13.2	37.2	6.1	18.2
White, non-Hispanic	68.5	39.3	29.5	4.9	25.2	16.1	27.5
Marital status							
Not married, separated	72.2	45.3	29.7	6.2	25.9	19.2	27.7
Married	64.2	39.7	17.8	3.1	29.5	20.0	16.1
Income (independent students)							
Less than $10,000	83.0	52.2	55.1	8.0	23.4	21.2	52.7
$10,000–$19,999	72.6	46.8	19.5	5.3	34.8	27.7	19.5
$20,000–$29,999	68.6	46.9	18.5	4.4	28.5	12.4	17.2
$30,000–$49,999	57.7	34.6	13.5	2.9	14.7	20.0	13.0
$50,000 or more	53.5	28.1	14.2	2.5	26.3	10.7	6.5

Table 2.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waiver[2]	Stafford loans[3]
	Full-time, full-year first-professional						
Total	77.0	37.5	67.8	6.8	4.4	5.6	65.6
Gender							
Male	76.6	35.2	67.5	6.8	4.3	5.5	65.4
Female	77.5	40.5	67.9	6.9	4.5	5.7	65.5
Citizenship							
U.S. citizen	76.9	36.6	69.2	7.1	4.3	4.7	67.1
Permanent resident/temp. visa	85.2	58.5	69.1	6.8	1.1	16.7	65.6
Other[5]	65.3	39.0	14.6	0.0	11.8	17.6	10.5
Field of study							
Arts and humanities	67.3	43.8	32.2	5.1	1.4	8.9	30.0
Health	80.6	39.4	74.2	6.7	4.2	3.8	72.2
Law	76.1	34.5	70.3	7.7	4.1	7.0	67.5
Age as of 12/31/92							
23 years or younger	71.1	33.6	61.1	6.1	6.2	4.0	59.0
24–29 years	81.0	39.3	72.1	7.7	3.9	5.5	70.4
30 years or older	75.8	38.8	66.8	5.8	2.8	8.3	63.2
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	66.6	39.4	51.9	3.8	5.1	8.3	50.2
U.S. cit./perm. res./temp. visa	65.9	36.5	56.3	4.3	4.4	6.9	55.0
Other[5]	—	—	—	—	—	—	—
Black, non-Hispanic	86.2	61.3	79.4	11.2	4.1	5.1	76.2
Hispanic	84.4	37.7	69.8	4.1	7.9	2.1	64.2
White, non-Hispanic	76.2	33.4	68.0	6.8	4.3	5.1	66.0
Marital status							
Not married, separated	77.3	37.7	68.3	7.2	4.6	5.6	65.9
Married	76.0	36.3	65.7	5.6	3.5	5.5	64.1
Income (independent students)							
Less than $10,000	91.3	45.6	86.9	9.6	3.3	5.9	85.1
$10,000–$19,999	74.7	35.4	59.4	5.9	5.3	8.8	57.8
$20,000–$29,999	74.6	35.5	67.9	6.2	2.2	5.4	65.2
$30,000–$49,999	70.0	33.9	55.8	3.4	3.8	6.3	53.1
$50,000 or more	64.4	27.9	52.3	3.0	3.6	3.9	47.7

—Sample size is too small for a reliable estimate.
[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.
[2]Included in "Grants" column as well.
[3]Included in "Loans" column as well.
[4]Includes students in graduate programs other than master's, doctoral, and first-professional.
[5]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.3c—Percentage of part-time and/or part-year graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
	All-time and/or part-year students						
Total[4]	28.7	18.1	10.5	1.5	4.3	5.1	9.4
	Part-time and/or part-year master's						
Total	28.3	18.1	10.3	1.5	3.8	4.6	9.3
Gender							
Male	30.3	19.9	10.0	1.7	5.4	5.0	9.2
Female	26.8	16.8	10.6	1.3	2.6	4.4	9.3
Citizenship							
U.S. citizen	28.5	18.4	10.8	1.3	3.3	4.3	9.8
Permanent resident/temp. visa	21.7	9.5	7.0	3.0	4.8	5.3	7.0
Other[5]	27.1	17.4	2.7	4.4	12.4	9.4	1.9
Field of study							
Arts and humanities	38.8	24.3	17.3	4.1	6.9	10.0	15.1
Social/behavioral sciences	33.5	17.6	19.4	3.2	4.7	6.5	17.9
Life and physical sciences	34.8	18.4	12.0	2.0	10.6	7.1	10.8
Engineering/computer science/math	29.1	20.1	6.0	1.8	7.3	5.3	5.4
Education	22.2	13.6	8.6	0.6	1.8	2.8	7.7
Business/management	27.9	20.4	7.7	0.9	1.4	3.0	6.7
Health	28.5	20.4	8.6	1.6	2.2	4.1	8.1
Law	—	—	—	—	—	—	—
Other	32.1	18.7	15.7	1.6	6.3	5.8	13.8
Age as of 12/31/92							
23 years or younger	40.8	20.1	21.5	4.2	10.0	10.9	19.7
24–29 years	30.3	17.9	12.8	2.1	5.5	5.5	11.6
30 years or older	25.4	17.7	7.7	0.8	2.1	3.4	6.7
Race–ethnicity							
American Indian/Alaskan Native	33.8	28.6	14.0	0.0	7.9	5.7	14.0
Asian/Pacific Islander	27.6	15.8	6.2	3.7	11.4	6.4	5.7
U.S. cit./perm. res./temp. visa	26.6	17.8	9.2	1.0	6.4	4.9	8.3
Other[5]	28.8	18.3	2.4	7.1	17.6	8.2	2.4
Black, non-Hispanic	29.8	16.7	14.0	2.8	4.3	5.3	12.0
Hispanic	32.1	19.4	15.1	1.4	4.0	2.6	13.8
White, non-Hispanic	28.2	18.5	10.0	1.2	3.4	4.5	9.0
Marital status							
Not married, separated	29.0	16.7	12.6	2.1	4.8	5.5	11.2
Married	27.4	19.9	7.5	0.8	2.6	3.6	6.8
Income (independent students)							
Less than $10,000	59.2	26.6	39.6	8.7	13.3	10.3	38.3
$10,000–$19,999	35.0	16.6	18.6	2.3	9.4	6.1	17.0
$20,000–$29,999	25.8	16.6	9.1	1.1	2.5	4.9	7.4
$30,000–$49,999	21.7	15.3	5.7	0.4	1.3	3.3	5.0
$50,000 or more	24.0	20.4	3.5	0.3	0.7	2.1	2.7

Table 2.3c—Percentage of part-time and/or part-year graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
	Part-time and/or part-year doctoral						
Total	43.8	27.8	7.3	2.4	17.0	12.7	6.9
Gender							
Male	47.0	28.8	9.2	2.6	22.0	13.6	9.1
Female	38.7	26.3	4.2	2.2	9.1	11.2	3.3
Citizenship							
U.S. citizen	41.2	26.7	9.4	2.5	12.4	10.7	8.8
Permanent resident/temp. visa	—	—	—	—	—	—	—
Other[5]	51.0	29.5	0.0	2.0	34.2	14.8	0.0
Field of study							
Arts and humanities	37.3	28.1	6.6	3.8	12.3	10.6	6.3
Social/behavioral sciences	53.0	32.5	9.9	3.3	16.3	12.8	9.9
Life and physical sciences	57.2	32.0	8.4	3.0	31.5	17.3	8.4
Engineering/computer science/math	38.6	22.6	1.1	1.1	20.4	14.3	1.1
Education	37.0	23.6	9.9	0.0	9.1	10.0	8.9
Business/management	35.4	27.1	6.5	4.9	9.9	13.3	3.9
Health	48.9	32.5	17.4	7.5	11.1	1.4	17.4
Law	—	—	—	—	—	—	—
Other	41.3	30.1	2.7	0.7	23.0	13.2	2.7
Age as of 12/31/92							
23 years or younger	—	—	—	—	—	—	—
24–29 years	53.3	32.1	8.5	4.8	29.1	18.4	8.5
30 years or older	38.0	25.8	6.4	1.7	11.6	9.9	5.8
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	49.5	25.4	0.9	1.3	33.0	14.8	0.9
U.S. cit./perm. res./temp. visa	—	—	—	—	—	—	—
Other[5]	53.4	26.9	0.0	1.8	38.7	11.7	0.0
Black, non-Hispanic	54.6	37.7	17.2	2.6	7.0	7.8	17.2
Hispanic	—	—	—	—	—	—	—
White, non-Hispanic	43.3	28.5	8.2	2.6	16.2	13.1	7.6
Marital status							
Not married, separated	46.3	27.0	7.1	2.5	18.8	13.9	7.1
Married	40.8	29.2	7.5	2.4	14.7	11.1	6.6
Income (independent students)							
Less than $10,000	70.2	37.7	17.3	6.9	29.5	18.1	17.3
$10,000-$19,999	60.6	31.7	10.1	3.3	32.6	18.5	9.9
$20,000-$29,999	46.1	31.2	4.2	2.1	22.1	17.2	4.2
$30,000-$49,999	29.2	20.0	6.3	2.3	7.4	4.4	5.8
$50,000 or more	27.3	25.8	2.8	0.0	2.0	10.5	1.8

Table 2.3c—Percentage of part-time and/or part-year graduate and first-professional students who received financial aid, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
	Part-time and/or part-year first-professional						
Total	57.4	26.6	45.6	2.6	3.1	5.9	42.0
Gender							
Male	61.6	27.7	50.2	3.6	2.1	4.8	46.1
Female	53.2	25.5	40.8	1.7	4.2	7.1	37.7
Citizenship							
U.S. citizen	59.0	27.2	47.0	2.8	3.1	6.4	43.3
Permanent resident/temp. visa	—	—	—	—	—	—	—
Other[5]	—	—	—	—	—	—	—
Field of study							
Arts and humanities	39.8	31.4	15.1	2.2	0.6	3.6	14.4
Health	61.6	22.4	53.7	3.7	2.5	3.2	51.9
Law	71.5	27.5	63.3	3.0	1.1	5.3	57.1
Age as of 12/31/92							
23 years or younger	62.2	29.6	54.5	4.3	2.1	6.5	52.7
24–29 years	66.2	25.6	58.8	2.7	4.8	5.0	56.2
30 years or older	47.8	26.6	30.7	2.2	1.9	6.6	25.7
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	40.0	20.9	33.3	1.5	2.3	1.5	30.4
U.S. cit./perm. res./temp. visa	42.3	22.1	35.2	1.6	2.4	1.6	32.1
Other[5]	—	—	—	—	—	—	—
Black, non-Hispanic	66.5	28.5	58.0	10.2	1.5	12.3	52.5
Hispanic	—	—	—	—	—	—	—
White, non-Hispanic	56.7	25.4	45.0	2.2	3.5	5.4	41.4
Marital status							
Not married, separated	63.7	27.4	54.4	3.1	2.4	5.9	50.0
Married	47.6	25.3	32.1	2.0	4.3	6.0	29.7
Income (independent students)							
Less than $10,000	79.9	33.2	74.4	4.0	5.1	7.7	71.7
$10,000–$19,999	63.4	27.4	53.3	4.6	1.2	8.5	47.3
$20,000–$29,999	57.9	28.0	45.2	5.4	0.0	4.3	43.5
$30,000–$49,999	40.7	22.6	20.4	0.5	6.1	4.2	15.2
$50,000 or more	41.5	20.1	29.7	0.0	0.0	4.4	26.6

—Sample size is too small for a reliable estimate.
[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.
[2]Included in "Grants" column as well.
[3]Included in "Loans" column as well.
[4]Includes students in graduate programs other than master's, doctoral, and first-professional.
[5]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.4—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by type of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			All-time, full-year students				
Total[4]	$12,214	$5,429	$11,102	$3,025	$7,415	$4,544	$6,413
			Full-time, full-year master's				
Total	10,166	5,366	8,177	3,381	6,751	4,037	6,058
Gender							
Male	10,266	5,180	7,870	3,452	7,320	3,965	6,032
Female	10,090	5,517	8,392	3,311	6,095	4,099	6,080
Citizenship							
U.S. citizen	10,482	5,409	8,159	3,491	6,494	3,773	6,050
Permanent resident/temp. visa	—	—	—	—	—	—	—
Other[5]	9,022	5,464	—	—	7,896	—	—
Field of study							
Arts and humanities	9,157	4,701	7,773	2,166	4,955	4,134	6,233
Social/behavioral sciences	10,255	4,662	8,025	—	—	—	6,387
Life and physical sciences	10,684	7,161	—	—	8,091	—	—
Engineering/computer science/math	9,252	5,507	—	—	7,726	4,732	—
Education	9,352	5,110	7,065	—	—	4,604	5,638
Business/management	11,879	5,727	10,250	—	—	—	6,152
Health	11,099	6,269	9,395	—	—	—	6,441
Law	—	—	—	—	—	—	—
Other	9,214	4,511	—	—	—	—	—
Age as of 12/31/92							
23 years or younger	10,053	4,713	8,335	—	7,121	2,831	6,191
24–29 years	10,561	6,079	8,286	2,864	6,970	4,607	6,072
30 years or older	9,664	4,831	7,989	—	5,679	4,387	5,939
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	9,866	6,971	—	—	6,854	4,608	—
Black, non-Hispanic	9,939	—	7,011	—	—	—	5,932
Hispanic	9,003	—	—	—	—	—	—
White, non-Hispanic	10,338	5,211	8,345	3,252	6,767	3,862	6,092
Marital status							
Not married, separated	10,366	5,262	8,374	3,285	6,864	3,636	6,083
Married	9,540	5,597	7,468	—	6,443	4,963	5,970
Income (independent students)							
Less than $10,000	11,074	4,688	7,772	2,652	7,170	3,968	6,180
$10,000–$19,999	10,489	5,706	7,604	—	8,001	4,483	5,421
$20,000–$29,999	10,754	6,107	9,898	—	—	—	6,807
$30,000–$49,999	10,790	6,650	9,250	—	—	—	6,278
$50,000 or more	7,067	—	—	—	—	—	—

Table 2.4—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by type of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			Full-time, full-year doctoral				
Total	$12,508	$7,062	$9,919	$5,106	$9,343	$5,957	$6,265
Gender							
Male	12,708	8,138	9,559	—	9,760	6,080	6,192
Female	12,169	5,324	10,408	—	8,544	—	6,363
Citizenship							
U.S. citizen	12,400	6,315	9,584	—	9,617	5,646	6,209
Permanent resident/temp. visa	—	—	—	—	—	—	—
Other[4]	12,945	9,103	—	—	8,809	—	—
Field of study							
Arts and humanities	12,440	8,646	—	—	—	—	—
Social/behavioral sciences	10,724	7,222	—	—	—	—	—
Life and physical sciences	11,881	6,974	—	—	11,265	—	—
Engineering/computer science/math	14,045	8,578	—	—	10,065	—	—
Education	—	—	—	—	—	—	—
Business/management	—	—	—	—	—	—	—
Health	16,755	6,320	16,739	—	—	—	7,272
Law	14,822	—	12,601	—	—	—	7,297
Other	9,728	—	—	—	—	—	—
Age as of 12/31/92							
23 years or younger	14,742	8,773	11,273	—	—	—	6,538
24–29 years	13,490	7,614	10,484	—	10,602	6,599	6,256
30 years or older	10,669	5,836	8,583	—	8,516	4,976	6,151
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	14,849	9,093	—	—	9,550	—	—
Black, non-Hispanic	—	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—	—
White, non-Hispanic	12,182	6,146	9,900	—	9,899	6,010	6,277
Marital status							
Not married, separated	12,282	6,663	9,705	4,678	9,348	5,820	6,179
Married	13,041	8,017	10,670	—	9,333	6,234	6,578
Income (independent student)							
Less than $10,000	15,390	7,290	10,815	—	—	—	6,467
$10,000–$19,999	11,722	6,970	8,408	—	9,295	5,192	5,815
$20,000–$29,999	12,622	7,065	10,068	—	—	—	6,248
$30,000–$49,999	10,386	—	—	—	—	—	—
$50,000 or more	8,756	—	—	—	—	—	—

Table 2.4—Average amount of financial aid received by aided full-time, full-year graduate and *first-professional students, by type of aid,* degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Grants[1]	Loans	Work study	Assistant-ships	Tuition waivers[2]	Stafford loans[3]
			Full-time, full-year first-professional				
Total	$15,248	$4,740	$13,931	$1,859	$3,644	$4,484	$6,931
Gender							
Male	15,583	4,852	14,203	2,075	3,917	4,070	6,965
Female	14,782	4,634	13,555	1,562	3,266	5,061	6,887
Citizenship							
U.S. citizen	15,371	4,451	13,987	1,865	3,194	4,269	6,930
Permanent resident/temp. visa	17,421	8,475	13,390	—	—	—	7,136
Other[5]	9,007	—	—	—	—	—	—
Field of study							
Arts and humanities	9,543	7,137	9,243	—	—	—	6,718
Health	16,152	4,715	14,447	1,699	3,418	4,425	6,957
Law	14,949	3,742	13,788	2,259	2,634	3,987	6,999
Age as of 12/31/92							
23 years or younger	14,782	4,430	13,643	1,682	2,919	4,992	6,773
24–29 years	15,835	4,969	14,349	1,923	4,820	4,637	7,036
30 years or older	14,323	4,553	13,198	1,924	—	3,849	6,853
Race–ethnicity							
American Indian/Alaskan Native	—	—	—	—	—	—	—
Asian/Pacific Islander	15,189	6,970	13,556	—	—	—	7,038
Black, non-Hispanic	18,834	6,885	14,446	—	—	—	6,698
Hispanic	14,340	6,846	12,529	—	—	—	6,940
White, non-Hispanic	14,833	3,942	13,979	1,899	3,486	3,937	6,955
Marital status							
Not married, separated	15,452	5,008	14,017	1,833	3,674	4,583	6,943
Married	14,509	3,754	13,626	1,980	—	4,122	6,895
Income (independent students)							
Less than $10,000	16,691	4,632	14,606	2,004	3,087	3,880	7,042
$10,000–$19,999	14,477	5,910	13,566	2,030	—	6,613	7,004
$20,000–$29,999	15,080	3,537	14,119	—	—	—	6,998
$30,000–$49,999	13,249	4,508	13,351	—	—	—	6,865
$50,000 or more	11,294	3,921	11,378	—	—	—	6,616

—Sample size is too small for a reliable estimate.
[1]Included in "Grants" column as well.
[2]Included in "Loans" column as well.
[3]Includes students in graduate programs other than master's, doctoral, and first-professional.
[4]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.5—Percentage distribution of graduate and first-professional students according to aid package, by attendance pattern and degree program: 1992–93

	Grants only[1]	Grants and loans only	Loans only	Other combination of aid	Unaided
			All students		
Total	12.7	5.7	9.7	10.6	61.3
Degree program					
Master's degree	13.7	3.8	7.5	9.3	65.7
Doctoral degree	17.0	5.2	5.9	27.0	44.9
First-professional degree	7.0	23.0	30.2	12.5	27.3
Other graduate program	10.2	2.8	7.7	4.7	74.6
			Full-time, full-year		
Total	11.5	15.1	19.6	22.0	31.9
Degree program					
Master's degree	13.5	11.1	12.6	25.3	37.5
Doctoral degree	16.6	8.3	10.5	34.2	30.4
First-professional degree	6.2	25.6	31.5	13.7	23.0
Other graduate program	10.1	10.4	28.5	11.7	39.3
			Part-time and/or part-year		
Total	13.2	2.5	6.3	6.7	71.3
Degree program					
Master's degree	13.7	2.2	6.4	5.9	71.7
Doctoral degree	17.4	2.7	2.2	21.5	56.2
First-professional degree	9.6	14.2	25.2	8.3	42.6
Other graduate program	10.2	1.8	4.7	3.6	79.7

[1]Grants include scholarships, fellowships, tuition waivers, and employer aid.

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.6—Average amount of aid received by aided graduate and first-professional students, by aid package, attendance pattern, and degree program: 1992–93

	Grants[1]	Grants and loans[2]	Loans[3]	Other[4]
		All students		
Total	$3,359	$13,664	$9,183	$11,256
Degree program				
Master's degree	2,938	10,588	6,592	10,075
Doctoral degree	6,160	14,177	12,161	12,744
First-professional degree	6,061	17,558	13,710	15,707
Other graduate program	1,838	8,774	6,331	7,689
		Full-time, full-year		
Total	6,449	15,753	11,604	13,334
Degree program				
Master's degree	5,753	12,988	8,412	12,161
Doctoral degree	8,318	15,592	12,984	13,651
First-professional degree	7,043	18,029	14,215	16,155
Other graduate program	3,438	9,903	7,085	11,799
		Part-time and/or part-year		
Total	2,455	9,481	6,624	8,923
Degree program				
Master's degree	2,351	8,121	5,849	8,199
Doctoral degree	4,546	—	—	11,622
First-professional degree	3,962	14,928	11,437	13,210
Other graduate program	1,610	7,786	5,680	5,764

—Sample size is too small for a reliable estimate.
[1]For students with grants only. Grants include scholarships, fellowships, tuition waivers, and employer aid.
[2]For students with grants and loans only.
[3]For students with loans only.
[4]For students with other aid combinations only.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.7—Percentage of graduate and first-professional students with various types of loans and average amounts received, by attendance pattern, degree program, and institution type: 1992–93

	Total loans		Stafford loans		SLS		Perkins loans	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All students								
Total*	18.9	$9,232	17.5	$5,924	7.0	$3,557	3.0	$2,525
Master's degree	14.2	6,708	13.0	5,401	3.5	3,298	1.6	2,295
Public	13.7	5,944	12.8	5,014	2.7	3,086	1.7	1,763
4-year nondoctorate-granting	9.1	4,990	8.5	4,333	1.3	—	1.2	—
4-year doctorate-granting	16.0	6,211	14.9	5,204	3.5	3,135	1.9	1,721
Private	14.8	7,700	13.2	5,923	4.5	3,476	1.6	3,093
4-year nondoctorate-granting	10.8	5,405	9.4	5,091	1.7	—	0.6	—
4-year doctorate-granting	16.6	8,370	15.0	6,157	5.8	3,470	2.0	3,173
Doctoral degree	15.5	9,424	14.4	6,190	5.4	3,743	2.0	2,303
Public	12.8	6,942	11.8	5,587	2.7	3,351	1.6	2,341
Private, not-for-profit	20.1	12,167	19.0	6,840	10.0	3,926	2.7	2,265
First-professional degree	62.9	13,487	60.3	6,864	34.9	3,685	16.4	2,679
Public	66.4	12,036	64.6	6,697	34.2	3,481	20.5	2,619
Private, not-for-profit	60.0	14,811	56.8	7,021	35.5	3,848	12.9	2,757
Full-time, full-year								
Total*	43.3	11,102	41.1	6,413	19.2	3,646	9.0	2,709
Master's degree	32.3	8,177	30.5	6,058	10.0	3,442	5.0	2,690
Public	32.1	6,865	30.8	5,645	7.3	3,350	4.0	1,978
4-year nondoctorate-granting	40.4	5,597	38.4	4,964	6.8	—	8.3	—
4-year doctorate-granting	30.6	7,152	29.6	5,796	7.4	3,416	3.3	—
Private, not-for-profit	32.7	9,947	30.0	6,643	13.6	3,510	6.4	3,299
4-year nondoctorate-granting	28.7	—	24.6	—	5.6	—	4.4	—
4-year doctorate-granting	33.3	10,306	30.8	6,644	14.9	3,482	6.8	3,380
Doctoral degree	25.8	9,919	23.9	6,265	10.0	3,760	3.5	2,400
Public	20.6	7,574	18.9	5,729	5.6	3,479	2.9	—
Private, not-for-profit	34.1	12,164	31.9	6,770	17.0	3,907	4.3	—
First-professional degree	67.8	13,931	65.6	6,931	38.4	3,688	19.3	2,748
Public	71.8	12,258	69.9	6,765	37.5	3,483	23.2	2,689
Private, not-for-profit	64.1	15,653	61.6	7,104	39.1	3,868	15.7	2,828

Table 2.7—Percentage of graduate and first-professional students with various types of loans and average amounts received, by attendance pattern, degree program, and institution type: 1992–93—Continued

	Total loans		Stafford loans		SLS		Perkins loans	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
				Part-time and/or part-year				
Total*	10.5	$6,610	9.4	$5,190	2.8	$3,346	1.0	$2,022
Master's degree	10.3	5,741	9.3	4,942	2.1	3,164	0.9	1,886
Public	9.9	5,328	9.0	4,566	1.7	2,870	1.2	1,638
4-year nondoctorate-granting	6.5	4,677	6.0	3,993	0.8	—	0.6	—
4-year doctorate-granting	11.8	5,539	10.7	4,752	2.3	2,902	1.5	1,573
Private, not-for-profit	11.0	6,261	9.7	5,433	2.6	3,437	0.5	—
4-year nondoctorate-granting	9.3	4,937	8.1	4,708	1.3	—	0.3	—
4-year doctorate-granting	11.9	6,817	10.5	5,736	3.3	3,454	0.6	—
Doctoral degree	7.3	7,938	6.9	5,957	1.6	—	0.8	—
Public	7.1	5,551	6.5	5,274	0.6	—	0.7	—
Private, not-for-profit	7.7	12,113	7.5	7,081	3.6	—	1.2	—
First-professional degree	45.6	11,238	42.0	6,499	22.8	3,665	6.2	2,124
Public	42.4	10,382	41.4	6,206	19.6	3,461	8.5	1,958
Private, not-for-profit	47.5	11,687	42.3	6,667	24.8	3,760	4.9	2,293

—Sample size is too small for a reliable estimate.
*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.8—Percentage distribution of graduate and first-professional students according to Stafford loan borrowing, by attendance pattern, degree program, and institution type: 1992–93

	No Stafford loan	Stafford loan, less than maximum	Maximum Stafford loan
	All students		
Total*	82.5	8.3	9.3
Master's degree	87.0	8.0	5.0
Public	87.2	9.1	3.6
4-year nondoctorate-granting	91.6	6.9	1.5
4-year doctorate-granting	85.1	10.2	4.7
Private, not-for-profit	86.8	6.4	6.9
4-year nondoctorate-granting	90.6	6.0	3.3
4-year doctorate-granting	85.0	6.5	8.4
Doctoral degree	85.6	5.7	8.8
Public	88.2	6.8	5.0
Private, not-for-profit	81.1	3.7	15.2
First-professional degree	39.7	13.8	46.5
Public	35.4	19.6	45.1
Private, not-for-profit	43.2	9.0	47.8
	Full-time, full-year		
Total*	58.9	14.8	26.3
Master's degree	69.5	15.4	15.1
Public	69.2	19.7	11.2
4-year nondoctorate-granting	61.6	30.3	8.1
4-year doctorate-granting	70.5	17.8	11.7
Private, not-for-profit	70.1	9.5	20.5
4-year nondoctorate-granting	75.4	8.0	16.6
4-year doctorate-granting	69.2	9.7	21.1
Doctoral degree	76.1	8.3	15.7
Public	81.1	9.8	9.1
Private, not-for-profit	68.1	5.9	26.0
First-professional degree	34.5	13.7	51.8
Public	30.2	20.0	49.8
Private, not-for-profit	38.4	8.0	53.6
	Part-time and/or part-year		
Total*	90.6	6.0	3.4
Master's degree	90.8	6.4	2.9
Public	91.0	6.9	2.1
4-year nondoctorate-granting	94.0	5.0	1.0
4-year doctorate-granting	89.3	8.0	2.7
Private, not-for-profit	90.3	5.7	4.0
4-year nondoctorate-granting	91.9	5.9	2.2
4-year doctorate-granting	89.5	5.6	4.9
Doctoral degree	93.2	3.6	3.2
Public	93.5	4.6	2.0
Private, not-for-profit	92.5	1.9	5.6
First-professional degree	58.0	14.0	28.0
Public	58.6	17.7	23.7
Private, not-for-profit	57.7	11.9	30.4

*Includes students in graduate programs other than master's, doctoral, and first-professional.
NOTE: Percentages may not sum to 100 due to rounding.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.9—Average aid ratios for aided graduate and first-professional students, by attendance pattern, degree program, and institution type: 1992–93

	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of grants to grants and loans[5]	Ratio of grants to loans[6]	Ratio of loans to total aid[7]
				All students			
Total[8]	39.7	35.9	3.1	41.3	51.7	31.5	40.5
Master's degree	33.5	36.9	2.7	48.0	59.4	38.8	33.4
Public	33.8	41.2	4.2	42.5	56.8	34.5	33.3
4-year nondoctorate-granting	35.8	27.1	6.2	44.4	56.5	20.4	35.3
4-year doctorate-granting	33.3	45.3	3.6	42.0	56.9	38.4	32.7
Private, not-for-profit	33.1	31.3	0.9	55.0	62.5	44.5	33.6
4-year nondoctorate-granting	32.0	20.7	2.2	64.4	67.1	60.1	31.0
4-year doctorate-granting	33.5	34.9	0.5	51.8	60.8	39.9	34.5
Doctoral degree	22.4	61.1	3.5	42.7	70.7	59.5	19.1
Public	18.1	64.8	5.2	42.2	75.3	61.6	15.2
Private, not-for-profit	29.8	54.9	0.6	43.6	63.5	57.2	27.7
First-professional degree	69.0	17.9	2.6	18.7	20.0	20.8	75.4
Public	74.8	15.3	3.7	16.1	17.0	19.6	78.2
Private, not-for-profit	64.0	20.1	1.7	20.9	22.5	21.9	73.0
				Full-time, full-year			
Total[8]	50.3	36.8	2.8	29.0	38.9	32.9	51.8
Master's degree	39.4	47.9	2.5	36.1	50.9	45.4	38.5
Public	39.9	49.7	3.1	33.8	50.3	28.1	37.8
4-year nondoctorate-granting	53.6	35.4	5.8	22.5	34.6	42.1	51.2
4-year doctorate-granting	37.6	52.1	2.6	35.7	52.8	24.9	35.6
Private, not-for-profit	38.7	45.2	1.6	39.6	51.8	68.9	39.5
4-year nondoctorate-granting	53.3	29.5	6.9	40.6	44.4	—	47.2
4-year doctorate-granting	37.1	46.9	1.0	39.4	52.7	63.9	38.6
Doctoral degree	29.6	57.7	2.2	38.7	63.6	68.4	26.6
Public	23.1	63.6	3.4	37.6	69.4	70.1	20.0
Private, not-for-profit	40.0	48.5	0.3	40.5	55.8	66.7	37.0
First-professional degree	70.1	16.9	2.9	17.6	18.9	20.2	76.4
Public	75.1	14.6	4.0	16.3	17.1	20.1	78.5
Private, not-for-profit	65.3	19.1	1.8	18.8	20.6	20.3	74.4

Table 2.9—Average aid ratios for aided graduate and first-professional students, by attendance pattern, degree program, and institution type: 1992–93—Continued

	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of grants to grants and loans[5]	Ratio of grants to loans[6]	Ratio of loans to total aid[7]
			Part-time and/or part-year				
Total[8]	30.9	35.3	3.4	51.3	62.5	30.2	31.2
Master's degree	30.7	31.5	2.8	53.6	63.3	34.8	31.0
Public	30.5	36.8	4.7	47.1	60.3	39.2	30.8
4-year nondoctorate-granting	30.7	24.7	6.3	50.6	62.4	9.2	30.8
4-year doctorate-granting	30.4	41.2	4.1	45.9	59.6	48.9	30.7
Private, not-for-profit	31.0	25.4	0.6	61.2	66.4	29.2	31.4
4-year nondoctorate-granting	29.3	19.6	1.6	67.4	69.9	48.6	28.9
4-year doctorate-granting	31.8	28.0	0.2	58.3	64.7	21.0	32.5
Doctoral degree	13.0	65.8	5.2	47.9	81.0	34.8	11.1
Public	12.2	66.4	7.3	47.6	82.5	42.9	9.7
Private, not-for-profit	14.5	64.6	1.1	48.3	78.1	20.6	13.8
First-professional degree	63.2	22.9	1.3	24.3	25.5	24.6	70.0
Public	72.7	20.4	1.4	14.8	16.7	16.0	75.2
Private, not-for-profit	58.9	24.0	1.3	28.7	29.5	29.1	67.6

—Sample size is too small for a reliable estimate.
[1]For all aided students, including those with no federal aid.
[2]For all aided students, including those with no institutional aid.
[3]For all aided students, including those with no state aid.
[4]For all aided students, including those with no grants.
[5]For all students with grants or loans, including those with no grants.
[6]For all students with grants or loans, including those with no grants.
[7]For all aided students, including those with no loans.
[8]Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.10—Average aid ratios for aided graduate and first-professional students with various sources and types of aid, by attendance pattern, degree program, and institution type: 1992–93

	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of grants to grants and loans[5]	Ratio of grants to loans[6]	Ratio of loans to total aid[7]
			All students				
Total[8]	80.1	70.3	38.2	69.4	77.3	79.8	83.1
Master's degree	80.0	75.9	39.4	76.1	83.7	103.2	80.8
Public	79.6	78.2	40.2	71.6	81.9	93.4	79.8
4-year nondoctorate-granting	86.1	80.7	41.2	76.1	83.8	64.9	85.8
4-year doctorate-granting	77.8	77.8	39.7	70.4	81.4	99.9	78.1
Private, not-for-profit	80.5	72.2	35.3	81.1	85.6	115.5	82.2
4-year nondoctorate-granting	88.7	75.0	—	89.8	90.8	195.4	84.8
4-year doctorate-granting	78.1	71.6	19.8	78.0	83.8	97.9	81.4
Doctoral degree	71.2	82.0	49.7	67.8	86.7	121.3	70.6
Public	69.3	83.2	53.5	65.4	86.4	104.0	65.4
Private, not-for-profit	73.3	79.6	—	72.2	87.3	151.3	76.2
First-professional degree	80.0	37.8	22.2	38.9	40.3	47.7	87.1
Public	82.8	32.4	23.3	32.4	33.3	41.3	86.8
Private, not-for-profit	77.4	42.4	20.4	44.7	46.5	54.6	87.3
			Full-time, full-year				
Total[8]	77.6	61.8	27.6	52.7	63.3	72.4	81.5
Master's degree	73.4	70.6	26.7	59.3	72.5	90.9	74.4
Public	77.4	74.0	26.0	57.8	73.7	63.2	77.2
4-year nondoctorate-granting	82.6	74.3	—	45.9	58.9	—	80.9
4-year doctorate-granting	76.3	73.9	26.1	59.4	75.7	56.4	76.4
Private, not-for-profit	67.8	65.7	—	61.3	71.0	119.9	70.6
4-year nondoctorate-granting	—	—	—	—	—	—	—
4-year doctorate-granting	66.2	66.4	—	61.2	71.8	111.3	70.5
Doctoral degree	72.9	77.9	34.7	62.0	83.2	142.2	71.7
Public	72.1	79.8	36.5	59.2	82.9	120.5	67.8
Private, not-for-profit	73.7	74.2	—	66.6	83.6	173.8	75.5
First-professional degree	79.7	35.2	22.4	36.2	37.6	44.7	86.9
Public	82.7	30.7	23.8	32.0	32.8	41.2	86.7
Private, not-for-profit	76.6	39.5	19.9	40.6	42.8	48.9	87.0

Table 2.10—Average aid ratios for aided graduate and first-professional students with various sources and types of aid, by attendance pattern, degree program, and institution type: 1992–93—Continued

	Ratio of federal aid to total aid[1]	Ratio of institutional aid to total aid[2]	Ratio of state aid to total aid[3]	Ratio of grants to total aid[4]	Ratio of grants to grants and loans[5]	Ratio of grants to loans[6]	Ratio of loans to total aid[7]
				Part-time and/or part-year			
Total[8]	83.5	79.7	52.1	81.5	87.5	97.0	85.3
Master's degree	84.4	80.2	48.6	83.7	88.7	118.3	85.1
Public	80.9	81.9	49.1	78.9	86.5	124.3	81.5
4-year nondoctorate-granting	88.0	83.6	48.9	83.0	89.5	—	88.3
4-year doctorate-granting	78.6	81.5	49.2	77.4	85.3	144.0	79.3
Private, not-for-profit	88.9	77.4	—	88.5	91.0	109.4	89.6
4-year nondoctorate-granting	91.0	80.1	—	92.8	93.9	—	88.1
4-year doctorate-granting	88.0	76.6	—	86.4	89.6	75.7	90.3
Doctoral degree	67.3	87.1	—	75.3	91.1	66.9	67.0
Public	65.3	87.4	—	72.8	90.2	—	60.3
Private, not-for-profit	70.8	86.4	—	80.7	93.0	—	78.8
First-professional degree	81.5	51.0	22.6	52.5	53.4	68.0	88.1
Public	83.4	45.2	—	36.9	39.4	44.1	87.3
Private, not-for-profit	80.5	53.7	—	58.4	58.8	80.5	88.6

—Sample size is too small for a reliable estimate.
[1]For students with federal aid.
[2]For students with institutional aid.
[3]For students with state aid.
[4]For students with grants.
[5]For students with grants and loans.
[6]For students with grants and loans.
[7]For students with loans.
[8]Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.11—Percentage of graduate and first-professional completers who borrowed from any source for undergraduate and graduate education and cumulative amounts borrowed, by degree program and institution type: 1992–93

	Undergraduate		Graduate/first-professional		Both graduate/first-professional and undergraduate		Graduate/first-professional and/or undergraduate	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total*	41.4	$7,698	33.3	$15,225	19.5	$22,826	55.2	$15,670
Master's degree	41.6	7,479	30.4	9,964	18.1	17,557	53.9	11,870
Public	39.8	7,264	27.5	9,090	16.0	16,071	51.3	10,974
4-year nondoctorate-granting	42.4	6,621	19.2	7,136	12.6	13,446	49.0	9,050
4-year doctorate-granting	38.5	7,605	31.7	9,695	17.7	17,091	52.5	11,814
Private, not-for-profit	44.2	7,767	34.9	10,989	21.3	19,306	57.8	13,025
4-year nondoctorate-granting	42.0	6,598	26.2	8,849	14.8	16,170	53.4	10,116
4-year doctorate-granting	45.4	8,340	39.5	11,740	24.8	20,446	60.1	14,316
Doctoral degree	38.6	8,276	40.1	19,275	24.1	23,975	54.6	21,189
Public	33.6	—	28.9	14,121	17.5	—	45.0	15,850
Private, not-for-profit	47.0	—	58.6	23,085	35.0	—	70.6	26,087
First-professional degree	49.1	10,968	65.4	38,900	37.2	52,640	77.3	41,597
Public	49.6	10,538	65.7	31,708	38.7	49,631	76.7	34,744
Private, not-for-profit	48.6	11,229	65.1	43,721	36.0	54,502	77.7	46,112

—Sample size is too small for a reliable estimate.
*Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: The cumulative amounts borrowed were unknown for some students who were known to have borrowed. Therefore, the sample sizes used to calculate the percentages who borrowed were larger than the sample sizes used to calculate the average amounts.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 2.12—Percentage of graduate and first-professional students who borrowed from any source for undergraduate and graduate education and cumulative amounts borrowed, by degree program and institution type: 1992–93

	Undergraduate		Graduate/first-professional		Both graduate/first-professional and undergraduate		Graduate/first-professional and/or undergraduate	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total*	32.3	$7,992	28.9	$13,298	13.6	$22,058	47.5	$14,115
Master's degree	32.2	7,638	24.5	8,925	12.2	17,195	44.4	10,941
Public	32.6	7,569	23.9	7,888	12.1	16,154	44.3	10,298
4-year nondoctorate-granting	34.1	7,072	18.6	5,886	10.1	13,126	42.6	8,677
4-year doctorate-granting	31.8	7,834	26.4	8,594	13.1	17,364	45.1	11,056
Private, not-for-profit	31.6	7,740	25.3	10,279	12.3	18,672	44.6	11,832
4-year nondoctorate-granting	30.7	7,321	21.1	7,772	10.2	17,122	41.6	9,846
4-year doctorate-granting	31.9	7,920	27.2	11,208	13.2	19,260	45.9	12,642
Doctoral	28.9	8,796	32.5	14,947	15.0	24,228	46.4	16,782
Public	26.5	6,998	29.5	11,211	12.6	18,483	43.4	12,209
Private, not-for-profit	33.0	11,287	37.7	19,543	19.2	29,904	51.5	23,372
First-professional degree	37.0	10,922	69.4	29,263	29.1	43,471	77.3	32,443
Public	37.8	10,976	72.5	24,142	30.4	38,614	79.8	27,911
Private, not-for-profit	36.4	10,879	66.8	33,367	28.0	47,477	75.2	36,002

*Includes students in graduate programs other than master's, doctoral, and first-professional.

NOTE: The cumulative amounts borrowed were unknown for some students who were known to have borrowed. Therefore, the sample sizes used to calculate the percentages who borrowed were larger than the sample sizes used to calculate the average amounts.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Section 3

Sources of Financial Aid Awarded

Degree Program

- Graduate and first-professional students who enrolled full time, full year were more likely to receive aid from federal, state, and institutional sources than were students who enrolled part time and/or part year (table 3.1). However, part-time and/or part-year graduate and first-professional students were more likely to receive employer aid: 8 percent were aided by their employers, compared with 3 percent of full-time, full-year students.

- Full-time, full-year graduate and first-professional students who received financial aid from the various sources tended to receive larger average amounts than their part-time and/or part-year counterparts (table 3.2).

- Students in first-professional degree programs were particularly reliant upon federal aid. Among full-time, full-year graduate and first-professional students, 68 percent of first-professional students received federal aid, with an average amount of $12,400, compared with 34 percent of all master's students, who received $7,800, and 28 percent of doctoral students, who received $9,900 (tables 3.1 and 3.2). The pattern was similar for graduate and first-professional students who attended part time and/or part year.

- Students in master's degree programs who studied part time and/or part year were more likely to receive aid from their employers than those who were enrolled full time, full year (9 percent compared with 5 percent) (table 3.1). The same was true for doctoral students (6 percent compared with 2 percent) and first-professional students (3 percent compared with 1 percent).

- Among graduate and first-professional degree students enrolled full time, full year, 52 percent of [illegible] received some sort of institutional aid, including assistantships, with an average amount of $9,300 (tables 3.1 and 3.2). Forty-two percent of full-time [illegible] students received an average amount of $7,100 in institutional [illegible] of full-time, full-year first-professional students received or [illegible] this kind of aid.

Student [illegible]

- The majority of all students in master's degree programs attended part time and/or part year (table 1.5). Nine percent of these students received some sort of employer aid (table 3.3c). Part-time and/or part-year master's students in the higher income categories were more likely to receive employer aid than those with lower incomes. Sixteen percent of students with incomes of $50,000 or more were aided by their employers, compared with 9 percent of those with incomes between $30,000 and $49,999. Similarly, 6 percent of those with incomes between $20,000 and $29,999 received aid from their employers.

- Part-time and/or part-year master's degree students who received employer aid received an average of $2,200 (table 3.4b).

Combinations of Aid

- Students in first-professional degree programs, who rely heavily upon loans to finance their studies, were more likely than students in other programs to receive federal aid only. Among full-time, full-year graduate and first-professional students, 24 percent of first-professional students received federal aid only, compared with 13 percent of master's students and 11 percent of doctoral students (table 3.5). Among part-time and/or part-year graduate and first-professional students, first-professional students were also most likely to receive federal aid only (20 percent compared with 6 percent of master's students and 3 percent of doctoral students).

- Doctoral degree students were the most likely to receive institutional aid as their exclusive form of financial aid. Institutional aid includes research and teaching assistantships, a central component of aid for doctoral study. Among full-time, full-year graduate and first-professional students, 31 percent of doctoral students received institutional aid only, compared with 21 percent of master's and 5 percent of first-professional students. Among part-time and/or part-year graduate and first-professional students, doctoral students were also more likely to receive institutional aid only (25 percent compared with 7 percent of master's students and 8 percent of first-professional students).

Table 3.1—Percentage of graduate and first-professional students who received financial aid, by source of aid, attendance pattern, degree program, and institution type: 1992–93

	Any aid	Federal	State	Institutional	Other	Employer[1]
All students						
Total[2]	38.8	19.2	3.2	19.8	11.1	6.7
Master's degree	34.3	14.4	2.4	16.7	11.0	8.1
Public	33.0	14.0	3.4	17.4	8.2	6.3
4-year nondoctorate-granting	22.2	9.2	3.3	7.5	7.5	6.4
4-year doctorate-granting	38.2	16.4	3.5	22.2	8.6	6.3
Private, not-for-profit	36.2	14.9	0.9	15.7	14.9	10.6
4-year nondoctorate-granting	29.4	10.6	0.9	8.1	14.1	10.7
4-year doctorate-granting	39.2	16.8	0.9	19.1	15.2	10.6
Doctorate degree	55.1	17.3	3.9	41.1	11.4	4.1
Public	55.0	14.3	5.3	42.8	10.2	5.1
Private, not-for-profit	55.3	22.4	1.4	38.2	13.4	2.4
First-professional degree	72.7	62.6	8.5	34.4	18.9	1.7
Public	73.7	66.6	11.6	34.8	14.2	1.5
Private, not-for-profit	71.8	59.4	5.9	34.0	22.8	1.9
Full-time, full-year						
Total[2]	68.1	44.2	7.0	40.6	14.6	3.3
Master's degree	62.5	33.6	5.8	42.4	12.0	5.1
Public	65.4	33.7	7.8	44.0	9.7	4.8
4-year nondoctorate-granting	63.9	41.5	14.4	30.4	7.5	5.3
4-year doctorate-granting	65.7	32.4	6.7	46.3	10.1	4.7
Private, not-for-profit	58.4	33.4	3.2	40.2	15.2	5.6
4-year nondoctorate-granting	43.5	29.0	5.1	22.8	7.4	4.7
4-year doctorate-granting	60.7	34.1	2.9	42.9	16.4	5.7
Doctorate degree	69.6	28.3	4.4	51.6	13.2	2.2
Public	69.7	22.3	6.5	55.5	11.7	3.1
Private, not-for-profit	69.6	37.8	1.1	45.5	15.7	0.9
First-professional degree	77.0	67.8	10.0	37.0	20.3	1.2
Public	79.3	72.0	13.4	37.7	15.8	1.3
Private, not-for-profit	74.9	63.9	6.8	36.4	24.4	1.2
Part-time and/or part-year						
Total[2]	28.7	10.6	1.9	12.7	9.9	7.9
Master's degree	28.3	10.3	1.6	11.1	10.8	8.8
Public	26.1	9.8	2.5	11.7	8.0	6.7
4-year nondoctorate-granting	18.8	6.6	2.4	5.5	7.5	6.5
4-year doctorate-granting	30.4	11.7	2.5	15.3	8.2	6.7
Private, not-for-profit	31.4	11.0	0.4	10.3	14.9	11.8
4-year nondoctorate-granting	28.3	9.1	0.6	6.9	14.7	11.2
4-year doctorate-granting	33.1	11.9	0.4	12.1	15.0	12.1
Doctoral degree	43.8	8.4	3.5	33.1	9.9	5.5
Public	43.9	8.2	4.4	33.3	8.9	6.4
Private, not-for-profit	43.6	8.9	1.6	32.6	11.8	3.7
First-professional degree	57.4	44.5	3.3	25.7	13.9	3.4
Public	49.2	42.9	3.6	22.2	7.5	2.5
Private, not-for-profit	62.2	45.5	3.2	27.8	17.6	3.9

[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.2—Average amount of financial aid received by aided graduate and first-professional students, by source of aid, attendance pattern, degree program, and institution type: 1992–93

	Total aid	Federal	State	Institutional	Other	Employer[1]
			All students			
Total[2]	$8,497	$8,565	$2,353	$5,833	$3,748	$2,441
Master's degree	6,520	6,536	1,905	5,591	2,907	2,460
Public	6,207	5,946	1,732	5,455	2,498	1,999
4-year nondoctorate-granting	4,145	4,964	1,403	3,977	1,594	1,122
4-year doctorate-granting	6,794	6,218	1,888	5,697	2,883	2,440
Private, not-for-profit	6,920	7,312	2,809	5,802	3,223	2,844
4-year nondoctorate-granting	3,591	5,529	—	2,406	1,791	2,172
4-year doctorate-granting	8,045	7,819	3,061	6,453	3,821	3,149
Doctoral degree	10,787	9,301	3,684	8,678	5,495	3,921
Public	8,986	7,246	3,876	7,602	4,351	3,751
Private, not-for-profit	13,895	11,577	—	10,772	6,998	—
First-professional degree	14,539	11,980	3,104	4,460	6,695	4,975
Public	13,298	11,177	3,626	3,661	4,681	—
Private, not-for-profit	15,591	12,723	2,255	5,135	7,733	—
			Full-time, full-year			
Total[2]	12,214	10,192	2,917	6,778	5,980	4,569
Master's degree	10,166	7,845	2,471	7,080	4,769	4,217
Public	8,510	6,914	2,284	6,129	3,763	3,658
4-year nondoctorate-granting	6,531	5,658	—	4,312	—	—
4-year doctorate-granting	8,840	7,189	2,386	6,333	3,857	—
Private, not-for-profit	12,717	9,139	—	8,510	5,653	—
4-year nondoctorate-granting	7,676	—	—	—	—	—
4-year doctorate-granting	13,276	9,307	—	8,877	5,975	—
Doctoral degree	12,508	9,941	4,026	9,324	6,859	—
Public	10,193	8,133	4,140	8,001	4,926	—
Private, not-for-profit	16,192	11,640	—	11,891	9,148	—
First-professional degree	15,248	12,380	3,200	4,529	6,716	—
Public	13,588	11,410	3,719	3,586	4,564	—
Private, not-for-profit	16,862	13,385	2,266	5,424	7,992	—
			Part-time and/or part-year			
Total[2]	5,492	6,283	1,664	4,853	2,621	2,146
Master's degree	4,820	5,634	1,485	4,422	2,469	2,242
Public	5,006	5,257	1,377	4,964	2,173	1,746
4-year nondoctorate-granting	3,466	4,597	1,101	3,823	1,475	955
4-year doctorate-granting	5,560	5,472	1,530	5,203	2,543	2,193
Private, not-for-profit	4,603	6,109	—	3,553	2,691	2,636
4-year nondoctorate-granting	3,073	4,920	—	1,963	1,822	2,158
4-year doctorate-granting	5,308	6,597	—	4,045	3,149	2,874
Doctoral degree	8,616	7,628	—	7,879	4,103	3,057
Public	7,594	5,601	—	7,112	3,876	—
Private, not-for-profit	10,568	11,148	—	9,368	4,427	—
First-professional degree	11,306	9,996	2,482	4,183	6,345	—
Public	11,254	9,483	—	4,276	5,651	—
Private, not-for-profit	11,330	10,281	—	4,139	6,518	—

—Sample size is too small for a reliable estimate.
[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Federal	State	Institutional	Other	Employer[1]
			All students			
Total[2]	38.8	19.2	3.2	19.8	11.1	6.7
			Master's students			
Total	34.3	14.4	2.4	16.7	11.0	8.1
Gender						
Male	35.6	13.5	2.3	18.2	11.8	8.7
Female	33.4	15.1	2.4	15.6	10.4	7.7
Citizenship						
U.S. citizen	34.4	15.6	2.5	15.2	11.9	8.9
Permanent resident/temp. visa	27.3	7.5	1.5	19.6	3.6	2.3
Other[3]	34.6	2.2	1.3	31.4	4.1	2.3
Field of study						
Arts and humanities	46.2	21.5	4.0	31.0	9.6	4.0
Social/behavioral sciences	45.7	27.7	4.2	22.3	10.4	6.8
Life and physical sciences	42.1	14.3	2.1	25.6	9.1	6.7
Engineering/computer science/math	35.8	8.4	2.1	20.5	12.8	9.9
Education	25.4	10.9	1.9	9.7	8.1	5.4
Business/management	31.9	11.7	1.7	11.5	15.2	13.4
Health	35.4	16.2	2.0	14.4	14.0	11.4
Law	—	—	—	—	—	—
Other	39.2	20.2	3.4	23.1	9.8	6.6
Age as of 12/31/92						
23 years or younger	51.8	27.1	5.0	34.0	8.2	4.2
24–29 years	37.9	17.1	2.8	21.2	9.2	7.3
30 years or older	28.5	10.3	1.6	10.6	12.4	9.4
Race–ethnicity						
American Indian/Alaskan Native	42.5	21.4	7.7	28.1	14.8	4.3
Asian/Pacific Islander	35.0	7.2	2.3	28.3	6.5	4.5
Black, non-Hispanic	35.1	17.1	1.7	17.2	10.7	6.3
Hispanic	38.7	19.7	6.1	13.7	12.0	7.7
White, non-Hispanic	34.2	14.6	2.2	15.8	11.7	8.8
Marital status						
Not married, separated	36.4	17.4	2.9	20.1	8.6	5.2
Married	31.4	10.1	1.7	11.9	14.4	12.2
Income (independent students)						
Less than $10,000	67.7	47.5	8.5	39.6	8.7	3.7
$10,000–$19,999	43.6	22.0	3.6	27.6	6.9	3.2
$20,000–$29,999	28.8	10.5	1.9	14.6	9.0	5.9
$30,000–$49,999	25.2	8.1	0.7	9.9	10.5	8.8
$50,000 or more	25.8	4.7	0.7	4.9	17.8	15.7

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Federal	State	Institutional	Other	Employer[1]
			Doctoral students			
Total	55.1	17.3	3.9	41.1	11.4	4.1
Gender						
Male	57.4	17.7	4.1	43.2	10.2	4.0
Female	51.6	16.7	3.5	37.8	13.4	4.2
Citizenship						
U.S. citizen	53.7	22.2	4.5	37.2	12.1	3.5
Permanent resident/temp. visa	64.8	6.4	2.6	58.6	12.6	6.3
Other[3]	56.4	1.9	2.0	50.1	8.5	5.1
Field of study						
Arts and humanities	50.1	17.2	3.7	39.4	10.2	2.9
Social/behavioral sciences	59.7	19.5	3.0	45.6	11.1	4.0
Life and physical sciences	67.1	13.9	4.0	56.1	14.3	3.7
Engineering/computer science/math	50.9	4.9	2.8	44.0	9.4	5.2
Education	42.5	17.1	3.0	30.0	7.1	2.1
Business/management	45.7	13.0	4.9	35.0	10.9	3.2
Health	65.2	46.5	7.3	27.9	18.7	4.3
Law	76.9	67.7	11.4	20.6	15.0	1.6
Other	54.6	12.6	2.5	41.6	9.3	8.9
Age as of 12/31/92						
23 years or younger	76.8	33.0	1.2	55.0	18.9	1.4
24–29 years	67.3	23.6	5.8	51.6	13.5	4.0
30 years or older	45.6	11.8	3.1	33.6	9.2	4.4
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	58.1	6.1	2.8	51.6	7.2	5.3
Black, non-Hispanic	65.3	28.9	9.8	39.8	14.4	0.0
Hispanic	54.4	13.0	5.2	41.2	12.7	0.0
White, non-Hispanic	54.3	19.6	3.4	39.5	11.2	4.2
Marital status						
Not married, separated	58.7	20.5	4.0	44.6	10.9	3.6
Married	49.5	12.0	3.6	35.6	12.3	4.9
Income (independent students)						
Less than $10,000	78.8	43.8	9.0	56.0	14.2	3.0
$10,000–$19,999	67.0	17.2	5.4	54.5	10.6	4.6
$20,000–$29,999	55.3	14.8	3.1	44.1	10.7	2.6
$30,000–$49,999	36.7	8.6	2.1	24.0	9.8	5.2
$50,000 or more	36.2	6.7	1.6	24.5	11.3	4.6

Table 3.3a—Percentage of graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Federal	State	Institutional	Other	Employer[1]
	First-professional students					
Total	72.7	62.6	8.5	34.4	18.9	1.7
Gender						
Male	73.6	64.1	8.7	33.3	19.3	1.3
Female	71.0	60.2	8.2	35.7	18.1	2.3
Citizenship						
U.S. citizen	72.8	63.9	8.7	33.5	18.9	1.6
Permanent resident/temp. visa	69.7	58.4	7.4	41.0	17.9	5.6
Other[3]	61.0	12.2	3.9	50.2	16.8	0.0
Field of study						
Arts and humanities	54.0	23.3	2.0	36.9	21.6	1.1
Health	78.2	72.0	11.9	35.2	15.0	0.7
Law	75.0	67.8	6.7	32.6	24.9	1.7
Age as of 12/31/92						
23 years or younger	70.2	60.9	8.4	33.5	17.9	0.6
24–29 years	78.3	69.9	9.8	37.2	19.3	1.4
30 years or older	64.4	50.5	6.0	29.6	19.2	3.5
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	61.1	47.3	4.3	34.1	15.1	3.4
Black, non-Hispanic	82.4	74.0	12.2	55.8	17.9	0.3
Hispanic	81.6	68.9	10.2	43.4	19.0	0.3
White, non-Hispanic	71.7	62.6	7.9	31.0	18.6	1.6
Marital status						
Not married, separated	74.9	65.7	9.2	36.4	19.5	1.3
Married	66.2	53.7	6.5	28.4	17.0	3.0
Income (independent students)						
Less than $10,000	89.5	85.1	12.7	43.8	22.8	0.5
$10,000–$19,999	72.4	57.9	7.8	35.1	17.9	2.6
$20,000–$29,999	70.0	61.1	6.5	28.6	21.1	1.5
$30,000–$49,999	57.8	39.8	5.6	27.1	15.3	4.0
$50,000 or more	54.3	40.6	1.9	17.3	16.9	4.7

—Sample size is too small for a reliable estimate.
[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.
[3]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Federal	State	Institutional	Other	Employer[1]
			Full-time, full-year			
Total[2]	68.1	44.2	7.0	40.6	14.6	3.3
			Full-time, full-year master's			
Total	62.5	33.6	5.8	42.4	12.0	5.1
Gender						
Male	57.4	27.2	5.4	40.8	10.9	3.8
Female	68.4	40.3	6.4	44.6	13.3	6.5
Citizenship						
U.S. citizen	66.8	41.7	6.7	42.0	13.8	5.7
Permanent resident/temp. visa	41.1	8.9	5.1	35.6	3.4	2.0
Other[3]	47.2	0.6	1.6	45.8	5.6	3.8
Field of study						
Arts and humanities	69.0	36.7	7.4	50.9	13.8	1.6
Social/behavioral sciences	76.9	52.3	9.1	40.5	16.8	10.3
Life and physical sciences	62.2	18.9	2.9	49.0	10.6	5.4
Engineering/computer science/math	56.8	14.7	4.8	46.5	10.5	6.5
Education	60.1	37.5	5.5	37.8	6.8	2.9
Business/management	52.7	32.8	4.3	34.8	12.0	4.5
Health	63.5	42.8	5.6	37.8	11.3	6.3
Law	—	—	—	—	—	—
Other	70.1	37.1	8.5	53.0	16.2	5.4
Age as of 12/31/92						
23 years or younger	67.1	35.7	6.6	47.6	12.5	5.4
24–29 years	64.5	32.8	5.9	45.5	11.4	5.1
30 years or older	55.6	33.3	4.8	34.0	11.9	4.5
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	48.4	7.1	2.9	42.9	8.4	6.4
Black, non-Hispanic	57.6	36.0	3.0	32.5	15.8	9.0
Hispanic	78.2	52.1	22.3	49.2	2.7	1.4
White, non-Hispanic	65.3	37.9	5.9	42.8	12.9	4.8
Marital status						
Not married, separated	62.6	36.1	6.2	42.6	11.1	3.8
Married	62.4	27.2	4.8	41.7	14.1	8.7
Income (independent students)						
Less than $10,000	81.2	59.3	11.3	54.8	10.8	3.4
$10,000–$19,999	65.0	32.0	6.9	47.7	11.8	3.5
$20,000–$29,999	50.3	23.5	4.3	35.3	11.6	5.3
$30,000–$49,999	56.9	27.4	1.1	39.3	8.6	4.4
$50,000 or more	49.9	19.8	2.9	20.4	19.6	14.3

Table 3.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Federal	State	Institutional	Other	Employer[1]
	Full-time, full-year doctoral					
Total	69.6	28.3	4.4	51.6	13.2	2.2
Gender						
Male	70.4	26.3	4.2	52.7	11.3	3.2
Female	68.3	31.6	4.8	49.9	16.3	0.7
Citizenship						
U.S. citizen	70.2	37.0	5.0	48.6	14.1	0.9
Permanent resident/temp. visa	80.1	7.8	0.4	72.5	18.4	8.9
Other[3]	62.8	2.1	3.6	55.0	9.2	5.6
Field of study						
Arts and humanities	69.5	30.8	4.0	57.0	7.5	1.6
Social/behavioral sciences	66.2	26.3	4.1	54.2	12.5	2.7
Life and physical sciences	78.5	17.9	5.2	64.0	19.3	2.6
Engineering/computer science/math	67.9	8.9	3.1	59.0	13.3	4.0
Education	58.9	35.3	0.0	45.6	6.8	0.0
Business/management	59.4	21.9	4.3	47.0	10.8	3.8
Health	73.5	61.2	8.8	28.2	18.8	1.2
Law	78.8	75.1	4.9	18.9	15.1	1.9
Other	68.8	22.6	1.6	50.6	8.9	0.0
Age as of 12/31/92						
23 years or younger	76.6	42.8	1.8	51.7	19.5	0.0
24–29 years	77.4	32.6	6.7	56.1	16.1	3.2
30 years or older	60.8	20.9	3.0	47.5	9.0	1.9
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	66.9	10.4	2.8	59.2	6.1	6.0
Black, non-Hispanic	83.3	42.8	11.9	55.6	14.3	0.0
Hispanic	77.6	19.0	8.6	63.7	12.3	0.0
White, non-Hispanic	68.5	32.3	3.9	49.0	13.1	1.5
Marital status						
Not married, separated	72.2	33.0	4.7	52.7	13.1	1.6
Married	64.2	18.5	4.0	49.3	13.4	3.7
Income (independent students)						
Less than $10,000	83.0	56.3	8.0	56.9	14.8	2.4
$10,000–$19,999	72.6	21.9	7.0	57.4	10.8	4.2
$20,000–$29,999	68.6	26.6	0.9	50.6	17.1	1.6
$30,000–$49,999	57.7	14.3	3.7	42.8	9.2	0.0
$50,000 or more	53.5	12.2	0.0	41.7	11.8	2.0

Table 3.3b—Percentage of full-time, full-year graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Federal	State	Institutional	Other	Employer[1]
	Full-time, full-year first-professional					
Total	77.0	67.8	10.0	37.0	20.3	1.2
Gender						
Male	76.6	67.7	9.7	35.1	20.3	0.8
Female	77.5	67.6	10.4	39.6	20.2	1.9
Citizenship						
U.S. citizen	76.9	69.3	10.2	35.7	20.3	1.0
Permanent resident/temp. visa	85.2	70.8	9.6	51.4	22.6	7.8
Other[3]	65.3	11.8	3.6	55.3	18.7	0.0
Field of study						
Arts and humanities	67.3	31.1	3.6	48.1	28.4	0.0
Health	80.6	74.6	13.1	37.0	15.2	0.6
Law	76.1	69.8	7.3	34.3	27.1	1.1
Age as of 12/31/92						
23 years or younger	71.1	61.5	9.1	34.3	18.4	0.3
24–29 years	81.0	72.3	11.4	39.4	20.4	1.1
30 years or older	75.8	65.7	7.6	35.1	22.9	3.0
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	66.6	51.3	5.2	37.6	16.0	3.2
Black, non-Hispanic	86.2	78.8	14.7	61.8	18.7	0.0
Hispanic	84.4	70.8	12.2	45.5	16.2	0.3
White, non-Hispanic	76.2	68.1	9.2	33.1	20.2	1.2
Marital status						
Not married, separated	77.3	68.3	10.4	38.3	20.5	1.1
Married	76.0	65.7	8.3	32.4	19.4	1.8
Income (independent students)						
Less than $10,000	91.3	87.2	13.9	44.9	24.0	0.5
$10,000–$19,999	74.7	59.4	9.2	37.4	18.0	2.4
$20,000–$29,999	74.6	67.4	6.6	32.5	22.2	1.5
$30,000–$49,999	70.0	55.0	8.7	31.4	18.5	1.1
$50,000 or more	64.4	50.5	2.7	19.7	22.5	6.7

—Sample size is too small for a reliable estimate.
[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.
[3]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.3c—Percentage of part-time and/or part-year graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93

	Any aid	Federal	State	Institutional	Other	Employer[1]
	Part-time and/or part-year					
Total[2]	28.7	10.6	1.9	12.7	9.9	7.9
	Part-time and/or part-year master's					
Total	28.3	10.3	1.6	11.1	10.8	8.8
Gender						
Male	30.3	10.2	1.6	12.7	12.0	9.9
Female	26.8	10.3	1.6	10.0	10.0	7.9
Citizenship						
U.S. citizen	28.5	10.8	1.7	10.3	11.6	9.5
Permanent resident/temp. visa	21.7	7.0	0.0	13.1	3.7	2.4
Other[3]	27.1	3.2	1.1	22.8	3.2	1.5
Field of study						
Arts and humanities	38.8	16.5	2.8	24.6	8.2	4.8
Social/behavioral sciences	33.5	18.6	2.4	14.8	8.1	5.5
Life and physical sciences	34.8	12.7	1.8	17.0	8.5	7.2
Engineering/computer science/math	29.1	6.4	1.2	12.2	13.5	11.0
Education	22.2	8.5	1.6	7.1	8.2	5.7
Business/management	27.9	7.5	1.2	6.9	15.9	15.2
Health	28.5	9.6	1.1	8.6	14.8	12.8
Law	—	—	—	—	—	—
Other	32.1	16.2	2.3	16.0	8.5	6.9
Age as of 12/31/92						
23 years or younger	40.8	20.9	3.8	24.1	5.1	3.2
24–29 years	30.3	12.6	2.0	14.2	8.7	8.0
30 years or older	25.4	7.7	1.2	7.9	12.5	10.0
Race–ethnicity						
American Indian/Alaskan Native	33.8	14.0	8.9	17.1	13.4	5.0
Asian/Pacific Islander	27.6	7.2	2.0	20.2	5.4	3.5
Black, non-Hispanic	29.8	12.6	1.4	13.4	9.5	5.7
Hispanic	32.1	14.3	3.3	7.7	13.6	8.7
White, non-Hispanic	28.2	10.1	1.5	10.4	11.5	9.7
Marital status						
Not married, separated	29.0	12.2	2.0	13.7	7.9	5.6
Married	27.4	7.9	1.2	8.0	14.5	12.7
Income (independent students)						
Less than $10,000	59.2	40.1	6.8	30.1	7.4	3.9
$10,000–$19,999	35.0	18.0	2.3	19.5	4.9	3.0
$20,000–$29,999	25.8	8.7	1.5	11.7	8.6	5.9
$30,000–$49,999	21.7	6.0	0.6	6.7	10.7	9.3
$50,000 or more	24.0	3.6	0.6	3.7	17.7	15.9

Table 3.3c—Percentage of part-time and/or part-year graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Federal	State	Institutional	Other	Employer[1]
	Part-time and/or part-year doctoral					
Total	43.8	8.4	3.5	33.1	9.9	5.5
Gender						
Male	47.0	10.6	4.1	35.9	9.1	4.5
Female	38.7	5.0	2.5	28.7	11.2	7.0
Citizenship						
U.S. citizen	41.2	10.5	4.1	28.6	10.7	5.5
Permanent resident/temp. visa	—	—	—	—	—	—
Other[3]	51.0	1.6	0.7	45.9	7.9	4.8
Field of study						
Arts and humanities	37.3	8.2	3.4	27.8	12.0	3.8
Social/behavioral sciences	53.0	12.2	1.8	37.4	8.4	5.8
Life and physical sciences	57.2	10.5	2.9	49.3	10.0	4.6
Engineering/computer science/math	38.6	1.9	2.6	33.1	6.7	6.1
Education	37.0	10.8	3.9	24.7	7.2	1.9
Business/management	35.4	6.3	5.3	26.0	11.0	2.7
Health	48.9	17.4	4.4	27.6	18.8	10.4
Law	—	—	—	—	—	—
Other	41.3	2.7	3.4	33.8	9.7	16.8
Age as of 12/31/92						
23 years or younger	—	—	—	—	—	—
24–29 years	53.3	10.7	4.7	45.2	10.2	4.5
30 years or older	38.0	7.2	3.3	26.7	9.3	5.9
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	49.5	1.9	2.7	44.2	8.2	4.6
Black, non-Hispanic	54.6	19.8	8.6	29.7	15.0	0.0
Hispanic	—	—	—	—	—	—
White, non-Hispanic	43.3	9.5	3.0	32.3	9.7	6.1
Marital status						
Not married, separated	46.3	8.7	3.5	37.5	8.7	5.3
Married	40.8	8.1	3.5	27.5	11.7	5.7
Income (independent students)						
Less than $10,000	70.2	18.1	11.2	54.1	12.9	4.3
$10,000–$19,999	60.6	11.7	3.7	51.5	10.3	5.1
$20,000–$29,999	46.1	6.6	4.6	39.5	6.3	3.3
$30,000–$49,999	29.2	6.5	1.5	17.3	10.1	7.1
$50,000 or more	27.3	3.9	2.4	15.5	11.0	6.0

Table 3.3c—Percentage of part-time and/or part-year graduate and first-professional students who received financial aid, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Any aid	Federal	State	Institutional	Other	Employer[1]
	Part-time and/or part-year first-professional					
Total	57.4	44.5	3.3	25.7	13.9	3.4
Gender						
Male	1.6	49.3	4.5	26.6	15.8	3.3
Female	53.2	39.6	2.1	24.8	12.1	3.4
Citizenship						
U.S. citizen	59.0	45.8	3.4	26.1	14.4	3.7
Permanent resident/temp. visa	—	—	—	—	—	—
Other[3]	—	—	—	—	—	—
Field of study						
Arts and humanities	9.8	15.0	0.4	25.0	14.4	2.3
Health	61.6	53.5	3.3	23.2	13.3	0.8
Law	71.5	61.4	5.0	27.3	18.5	3.6
Age as of 12/31/92						
23 years or younger	62.2	55.0	3.4	27.0	12.4	2.9
24–29 years	66.2	58.7	3.1	29.3	14.2	2.6
30 years or older	47.8	28.4	3.5	21.9	14.0	4.2
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	40.0	31.8	1.1	20.5	11.4	4.2
Black, non-Hispanic	66.5	54.0	1.5	30.8	14.9	1.5
Hispanic	—	—	—	—	—	—
White, non-Hispanic	56.7	44.2	3.5	24.5	13.0	3.1
Marital status						
Not married, separated	63.7	53.5	3.6	28.5	14.7	2.2
Married	47.6	30.8	2.9	21.5	12.6	5.3
Income (independent students)						
Less than $10,000	79.9	74.0	6.4	37.9	16.1	0.3
$10,000–$19,999	63.4	52.2	2.4	26.2	17.8	3.3
$20,000–$29,999	57.9	44.9	5.1	20.8	19.5	1.7
$30,000–$49,999	40.7	18.2	1.7	21.5	10.6	8.1
$50,000 or more	41.5	27.9	0.9	14.7	9.7	2.5

—Sample size is too small for a reliable estimate.
[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.
[3]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.4a—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by source of aid, degree program, and selected student characteristics: 1992–93

	Total aid	Federal	State	Institutional	Other	Employer[1]
			Full-time, full-year			
Total[2]	$12,214	$10,192	$2,917	$6,778	$5,980	$4,569
			Full-time, full-year master's			
Total	10,166	7,845	2,471	7,080	4,769	4,217
Gender						
Male	10,266	7,545	2,265	7,740	5,143	—
Female	10,090	8,054	2,645	6,479	4,464	—
Citizenship						
U.S. citizen	10,482	7,832	2,582	6,893	4,867	4,366
Permanent resident/temp. visa	—	—	—	—	—	—
Other[3]	9,022	—	—	8,665	—	—
Field of study						
Arts and humanities	9,157	7,372	—	5,688	3,957	—
Social/behavioral sciences	10,255	8,334	—	6,387	—	—
Life and physical sciences	10,684	—	—	9,592	—	—
Engineering/computer science/math	9,252	—	—	8,361	—	—
Education	9,352	6,705	—	6,784	—	—
Business/management	11,879	9,135	—	6,953	—	—
Health	11,099	9,003	—	6,438	—	—
Law	—	—	—	—	—	—
Other	9,214	—	—	5,516	—	—
Age as of 12/31/92						
23 years or younger	10,053	7,760	—	6,836	4,162	—
24–29 years	10,561	7,922	2,270	7,734	4,847	—
30 years or older	9,664	7,820	—	6,059	5,317	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	9,866	—	—	8,600	—	—
Black, non-Hispanic	9,939	7,148	—	—	—	—
Hispanic	9,003	—	—	—	—	—
White, non-Hispanic	10,338	7,963	2,347	7,007	4,649	4,162
Marital status						
Not married, separated	10,366	8,003	2,355	6,896	4,576	—
Married	9,540	7,300	—	7,538	4,851	—
Income (independent students)						
Less than $10,000	11,074	7,635	1,893	6,867	4,527	—
$10,000–$19,999	10,489	7,576	—	7,657	4,777	—
$20,000–$29,999	10,754	8,608	—	7,294	—	—
$30,000–$49,999	10,790	8,848	—	8,255	—	—
$50,000 or more	7,067	—	—	—	—	—

Table 3.4a—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Total aid	Federal	State	Institutional	Other	Employer[1]
	Full-time, full-year doctoral					
Total	$12,508	$9,941	$4,026	$9,324	$6,859	—
Gender						
Male	12,708	9,627	—	10,417	6,966	—
Female	12,169	10,372	—	7,422	6,736	—
Citizenship						
U.S. citizen	12,400	9,677	3,497	8,285	6,579	—
Permanent resident/temp. visa	—	—	—	—	—	—
Other[3]	12,945	—	—	11,897	—	—
Field of study						
Arts and humanities	12,440	—	—	9,445	—	—
Social/behavioral sciences	10,724	—	—	7,582	—	—
Life and physical sciences	11,881	—	—	9,935	—	—
Engineering/computer science/math	14,045	—	—	12,796	—	—
Education	—	—	—	—	—	—
Business/management	—	—	—	—	—	—
Health	16,755	15,077	—	6,857	—	—
Law	14,822	11,630	—	—	—	—
Other	9,728	—	—	—	—	—
Age as of 12/31/92						
23 years or younger	14,742	11,225	—	10,332	—	—
24–29 years	13,490	10,269	4,200	9,954	7,673	—
30 years or older	10,669	8,830	—	8,369	—	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	14,849	—	—	13,458	—	—
Black, non-Hispanic	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	12,182	9,877	2,740	8,415	7,108	—
Marital status						
Not married, separated	12,282	9,846	4,370	8,719	6,285	—
Married	13,041	10,296	—	10,682	—	—
Income (independent students)						
Less than $10,000	15,390	10,757	—	8,886	—	—
$10,000–$19,999	11,722	8,379	—	10,093	—	—
$20,000–$29,999	12,622	10,433	—	9,806	—	—
$30,000–$49,999	10,386	—	—	8,205	—	—
$50,000 or more	8,756	—	—	—	—	—

Table 3.4a—Average amount of financial aid received by aided full-time, full-year graduate and first-professional students, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Total aid	Federal	State	Institutional	Other	Employer[1]
	Full-time, full-year first-professional					
Total	$15,248	$12,380	$3,200	$4,529	$6,716	—
Gender						
Male	15,583	12,585	3,512	4,596	7,189	—
Female	14,782	12,093	2,784	4,469	6,066	—
Citizenship						
U.S. citizen	15,371	12,358	3,162	4,499	6,563	—
Permanent resident/temp. visa	17,421	13,399	—	6,053	—	—
Other[3]	9,007	—	—	—	—	—
Field of study						
Arts and humanities	9,543	8,186	—	3,345	7,510	—
Health	16,152	13,527	3,830	4,414	5,221	—
Law	14,949	11,083	1,730	4,479	7,312	—
Age as of 12/31/92						
23 years or younger	14,782	11,921	3,396	4,595	7,101	—
24–29 years	15,835	12,816	3,341	4,638	6,645	—
30 years or older	14,323	11,823	2,288	4,111	6,410	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	15,189	12,782	—	5,684	8,169	—
Black, non-Hispanic	18,834	13,530	4,446	6,549	4,705	—
Hispanic	14,340	11,443	—	4,479	—	—
White, non-Hispanic	14,833	12,268	3,210	4,148	6,301	—
Marital status						
Not married, separated	15,452	12,389	3,371	4,640	6,594	—
Married	14,509	12,357	2,419	4,067	7,209	—
Income (independent students)						
Less than $10,000	16,691	12,969	3,239	4,534	6,036	—
$10,000–$19,999	14,477	11,903	3,444	5,393	7,868	—
$20,000–$29,999	15,080	12,222	—	3,578	7,333	—
$30,000–$49,999	13,249	11,896	2866	3,509	7,459	—
$50,000 or more	11,294	10,386	—	4,281	5,065	—

—Sample size is too small for a reliable estimate.
[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.
[3]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.4b—Average amount of financial aid received by aided part-time and/or part-year graduate and first-professional students, by source of aid, degree program, and selected student characteristics: 1992–93

	Total aid	Federal	State	Institutional	Other	Employer[1]
	Part-time and/or part-year					
Total[2]	$5,492	$6,283	$1,664	$4,853	$2,621	$2,146
	Part-time and/or part-year master's					
Total	4,820	5,634	1,485	4,422	2,469	2,242
Gender						
Male	5,308	5,465	2,050	5,321	2,841	2,489
Female	4,398	5,751	1,090	3,551	2,124	2,006
Citizenship						
U.S. citizen	4,707	5,611	1,503	4,197	2,389	2,198
Permanent resident/temp. visa	5,967	—	—	—	—	—
Other[3]	6,625	—	—	6,380	—	—
Field of study						
Arts and humanities	6,302	5,498	—	4,983	3,305	—
Social/behavioral sciences	6,373	5,625	—	5,063	—	—
Life and physical sciences	6,331	4,654	—	7,069	—	—
Engineering/computer science/math	5,027	5,405	—	5,653	3,087	2,797
Education	3,682	5,498	—	3,145	1,352	1,197
Business/management	4,277	5,950	—	3,977	2,775	2,593
Health	3,977	6,622	—	2,464	1,862	1,721
Law	—	—	—	—	—	—
Other	5,204	5,427	—	3,944	—	—
Age as of 12/31/92						
23 years or younger	7,011	6,018	—	5,754	—	—
24–29 years	5,587	5,565	1,671	4,909	3,032	2,355
30 years or older	3,943	5,579	1,517	3,438	2,257	2,153
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	6,124	—	—	5,422	—	—
Black, non-Hispanic	5,619	5,901	—	4,390	—	—
Hispanic	5,372	5,785	—	—	—	—
White, non-Hispanic	4,596	5,575	1,420	4,271	2,305	2,234
Marital status						
Not married, separated	5,613	5,935	1,589	4,763	2,768	2,427
Married	3,783	5,056	1,280	3,699	2,267	2,142
Income (independent students)						
Less than $10,000	7,609	6,127	1,705	5,545	3,634	—
$10,000–$19,999	6,825	5,675	—	5,825	3,923	—
$20,000–$29,999	4,343	6,001	—	3,283	2,325	1,593
$30,000–$49,999	3,412	4,949	—	2,728	2,396	2,484
$50,000 or more	2,889	4,611	—	2,715	2,320	2,159

Table 3.4b—Average amount of financial aid received by aided part-time and/or part-year graduate and first-professional students, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Total aid	Federal	State	Institutional	Other	Employer[1]
	Part-time and/or part-year doctoral					
Total	$8,616	$7,628	—	$7,879	$4,103	$3,057
Gender						
Male	9,334	7,265	—	8,873	3,364	—
Female	7,237	—	—	5,913	—	—
Citizenship						
U.S. citizen	8,363	7,747	—	7,528	3,325	—
Permanent resident/temp. visa	—	—	—	—	—	—
Other[2]	9,996	—	—	9,635	—	—
Field of study						
Arts and humanities	7,975	—	—	7,663	—	—
Social/behavioral sciences	8,352	—	—	—	—	—
Life and physical sciences	10,983	—	—	10,736	—	—
Engineering/computer science/math	8,552	—	—	8,454	—	—
Education	5,042	—	—	—	—	—
Business/management	—	—	—	—	—	—
Health	—	—	—	—	—	—
Law	—	—	—	—	—	—
Other	—	—	—	—	—	—
Age as of 12/31/92						
23 years or younger	—	—	—	—	—	—
24–29 years	11,157	—	—	9,516	—	—
30 years or older	6,841	7,322	—	6,388	3,449	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	10,680	—	—	—	—	—
Black, non-Hispanic	—	—	—	—	—	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	8,674	7,043	—	8,147	3,572	—
Marital status						
Not married, separated	9,136	7,991	—	8,006	4,708	—
Married	7,810	7,096	—	7,643	3,486	—
Income (independent students)						
Less than $10,000	9,655	—	—	—	—	—
$10,000–$19,999	10,165	—	—	9,052	—	—
$20,000–$29,999	7,968	—	—	7,193	—	—
$30,000–$49,999	7,647	—	—	7,437	—	—
$50,000 or more	—	—	—	—	—	—

Table 3.4b—Average amount of financial aid received by aided part-time and/or part-year graduate and first-professional students, by source of aid, degree program, and selected student characteristics: 1992–93—Continued

	Total aid	Federal	State	Institutional	Other	Employer[1]
	Part-time and/or part-year first-professional					
Total	$11,306	$9,996	$2,482	$4,183	$6,345	—
Gender						
Male	11,866	10,230	—	4,236	6,539	—
Female	10,670	9,733	—	4,150	6,084	—
Citizenship						
U.S. citizen	11,330	10,048	2,607	4,166	6,276	—
Permanent resident/temp. visa	—	—	—	—	—	—
Other[3]	—	—	—	—	—	—
Field of study						
Arts and humanities	5,760	—	—	2,177	—	—
Health	13,557	12,044	—	3,987	—	—
Law	11,556	9,094	—	4,681	7,183	—
Age as of 12/31/92						
23 years or younger	13,077	10,835	—	4,884	—	—
24–29 years	13,027	10,655	—	4,645	6,463	—
30 years or older	8,403	8,293	—	3,270	6,265	—
Race–ethnicity						
American Indian/Alaskan Native	—	—	—	—	—	—
Asian/Pacific Islander	—	—	—	—	—	—
Black, non-Hispanic	13,340	11,783	—	—	—	—
Hispanic	—	—	—	—	—	—
White, non-Hispanic	10,861	9,674	—	4,089	6,098	—
Marital status						
Not married, separated	12,425	10,583	—	4,098	6,959	—
Married	9,000	8,429	—	4,356	5,244	—
Income (independent students)						
Less than $10,000	14,262	11,432	—	4,313	7,207	—
$10,000–$19,999	10,861	9,507	—	2,691	—	—
$20,000–$29,999	10,589	8,437	—	—	—	—
$30,000–$49,999	8,053	8,419	—	4,755	—	—
$50,000 or more	6,594	—	—	—	—	—

—Sample size is too small for a reliable estimate.
[1]Included in "Other" column as well.
[2]Includes students in graduate programs other than master's, doctoral, and first-professional.
[3]Includes student visas.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.5—Percentage distribution of graduate and first-professional students according to source of aid package, by attendance pattern and degree program: 1992–93

	Federal aid only	Federal and institutional aid only	Institutional aid only	Other combination of aid only	Unaided
		All students			
Total	9.0	5.4	10.4	13.9	61.3
Degree program					
Master's degree	7.4	4.1	9.7	13.2	65.7
Doctoral degree	6.4	6.9	27.1	14.7	44.9
First-professional degree	23.5	17.7	5.9	25.6	27.3
Other graduate program	7.8	2.5	5.9	9.2	74.6
		Full-time, full-year			
Total	17.5	13.5	16.7	20.5	31.9
Degree program					
Master's degree	12.9	11.7	20.6	17.4	37.5
Doctoral degree	11.1	10.8	30.9	16.9	30.4
First-professional degree	24.3	19.3	5.3	28.1	23.0
Other graduate program	28.0	7.1	10.0	15.7	39.3
		Part-time and/or part-year			
Total	6.1	2.7	8.3	11.7	71.3
Degree program					
Master's degree	6.3	2.4	7.3	12.4	71.7
Doctoral degree	2.6	3.7	24.5	13.0	56.2
First-professional degree	20.1	12.6	8.0	16.7	42.6
Other graduate program	4.9	1.8	5.4	8.2	79.7

NOTE: Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 3.6—Average amount of aid received by aided graduate and first-professional students, by source of aid, attendance pattern, and degree program: 1992–93

	Federal	Federal and institutional	Institutional	Other
		All students		
Total	$8,085	$14,308	$6,200	$8,204
Degree program				
Master's degree	6,390	12,543	5,760	5,303
Doctoral degree	11,226	16,135	8,904	11,571
First-professional degree	11,645	16,978	4,295	17,877
Other graduate program	6,006	10,070	3,333	4,020
		Full-time, full-year		
Total	10,025	16,047	8,140	14,871
Degree program				
Master's degree	7,982	14,379	8,004	11,509
Doctoral degree	11,938	16,697	9,963	14,873
First-professional degree	12,104	17,486	4,409	18,498
Other graduate program	6,592	12,835	5,257	9,560
		Part-time and/or part-year		
Total	6,194	11,448	4,888	4,201
Degree program				
Master's degree	5,709	10,716	4,439	3,458
Doctoral degree	—	—	7,828	8,258
First-professional degree	9,731	14,504	4,043	14,272
Other graduate program	5,522	8,479	2,812	2,496

—Sample size is too small for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Section 4

Family Support and Work

Parent Contributions

- Forty-five percent of full-time, full-year first-professional students received direct financial support from their parents (table 4.1). Relatively fewer master's and doctoral students who enrolled full time, full year had this kind of support (32 percent and 19 percent, respectively), reflecting the fact that first-professional students were more likely to be considered financially dependent on their parents for financial aid purposes (table 4.1). Full-time, full-year first-professional students also received larger amounts from their families on average: $8,200, compared with $5,800 for master's and $5,300 for doctoral students.

- First-professional students who were enrolled part time and/or part year were also more likely to receive financial support from their parents than were students in other degree programs: 26 percent compared with 15 percent of doctoral and 12 percent of master's students.

- Twenty-seven percent of master's degree students, 23 percent of doctoral students, and 13 percent of first-professional students had spouses who worked (table 4.2). Overall, their average earnings were $28,900.

Work

- Eighty-seven percent of master's degree students worked while they were enrolled (including 72 percent of those who enrolled full-time, full-year and 90 percent of those who enrolled part time and/or part year) (table 4.3). Full-time, full-year master's students who worked while enrolled worked an average of 25 hours per week, and part-time and/or part-year master's students, an average of 39 hours per week. Doctoral and first-professional students were less likely to work while enrolled.

- Fifty-nine percent of graduate and first-professional students worked full time while enrolled (27 percent of full-time, full-year students and 70 percent of part-time and/or part-year students) (table 4.3). Among those who were enrolled part-time and/or part year, master's students were more likely than doctoral or first-professional students to be employed full time while enrolled.

Table 4.1—Percentage of graduate and first-professional students receiving direct contributions or loans from their parents and average amount received by assisted students, by attendance pattern, degree program, and institution type: 1992–93

	Parental contributions		Loans from parents	
	Percent	Average amount	Percent	Average amount
All students				
Total*	17.5	$5,402	5.1	$3,684
Master's degree	15.2	4,755	4.6	3,184
Public	16.4	3,633	5.0	2,933
4-year nondoctorate-granting	13.1	3,087	4.7	2,824
4-year doctorate-granting	18.1	3,833	5.2	2,981
Private, not-for-profit	13.5	6,673	4.1	3,634
4-year nondoctorate-granting	9.8	4,895	2.4	—
4-year doctorate-granting	15.3	7,215	4.8	3,521
Doctoral degree	16.7	5,127	4.7	4,257
Public	16.6	4,772	5.2	3,500
Private, not-for-profit	16.8	5,718	3.9	—
First-professional degree	40.2	7,781	9.4	5,954
Public	41.0	6,460	10.0	5,918
Private, not-for-profit	39.6	8,877	8.9	5,987
Full-time, full-year				
Total*	33.8	6,648	8.6	4,861
Master's degree	31.9	5,832	8.2	4,070
Public	32.3	4,519	9.5	3,260
4-year nondoctorate-granting	37.5	—	13.0	—
4-year doctorate-granting	31.5	4,400	8.9	3,268
Private, not-for-profit	31.2	7,771	6.4	—
4-year nondoctorate-granting	33.5	—	9.9	—
4-year doctorate-granting	30.9	7,827	5.9	—
Doctoral degree	19.1	5,252	5.6	5,036
Public	19.4	4,911	4.2	—
Private, not-for-profit	18.7	5,820	7.7	—
First-professional degree	44.9	8,186	10.6	5,981
Public	44.6	6,717	11.1	6,001
Private, not-for-profit	45.2	9,489	10.2	5,960
Part-time and/or part-year				
Total*	11.7	4,154	3.8	2,712
Master's degree	11.5	4,091	3.8	2,748
Public	12.9	3,135	4.0	2,753
4-year nondoctorate-granting	11.2	2,522	4.0	2,705
4-year doctorate-granting	13.9	3,434	4.1	2,781
Private, not-for-profit	9.6	5,887	3.5	2,739
4-year nondoctorate-granting	7.9	4,014	1.8	—
4-year doctorate-granting	10.6	6,681	4.5	2,655
Doctoral degree	14.6	4,983	3.9	—
Public	14.3	4,615	6.0	—
Private, not-for-profit	15.2	—	0.2	—
First-professional degree	25.6	5,618	5.6	5,791
Public	26.2	4,651	5.3	—
Private, not-for-profit	25.3	6,174	5.8	—

—Sample size is too small for a reliable estimate.
*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Table 4.2—Percentage of graduate and first-professional students with a spouse who worked and average amount earned by spouses with earnings, by attendance pattern, degree program, and institution type: 1992–93

	Percent with spouse with income	Spouse's average income
	All students	
Total*	26.2	$28,855
Master's degree	27.2	29,356
Public	28.3	28,150
4-year nondoctorate-granting	34.2	30,012
4-year doctorate-granting	25.5	26,996
Private, not-for-profit	25.6	31,292
4-year nondoctorate-granting	33.6	30,888
4-year doctorate-granting	21.9	31,576
Doctoral degree	23.0	28,011
Public	24.3	28,156
Private, not-for-profit	20.6	27,714
First-professional degree	13.3	24,903
Public	13.9	25,002
Private, not-for-profit	12.8	24,813
	Full-time, full-year	
Total*	15.5	26,555
Master's degree	15.9	29,156
Public	16.0	29,377
4-year nondoctorate-granting	22.6	—
4-year doctorate-granting	14.9	30,925
Private, not-for-profit	15.7	28,830
4-year nondoctorate-granting	14.7	—
4-year doctorate-granting	15.9	27,814
Doctoral degree	20.6	29,113
Public	23.3	24,279
Private, not-for-profit	16.6	39,361
First-professional degree	11.1	22,311
Public	11.8	22,358
Private, not-for-profit	10.4	22,260
	Part-time and/or part-year	
Total*	30.4	29,303
Master's degree	29.8	29,394
Public	31.1	27,985
4-year nondoctorate-granting	35.3	30,388
4-year doctorate-granting	28.9	26,358
Private, not-for-profit	27.9	31,690
4-year nondoctorate-granting	35.3	30,709
4-year doctorate-granting	23.8	32,505
Doctoral degree	25.4	27,205
Public	25.3	31,041
Private, not-for-profit	25.6	19,473
First-professional degree	22.0	29,817
Public	24.2	31,356
Private, not-for-profit	20.8	28,764

—Sample size is too small for a reliable estimate.
*Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

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Table 4.3—Percentage of graduate and first-professional students who worked, average hours worked per week, and percentage distribution according to employment pattern, by attendance pattern, degree program, and institution type: 1992–93

	Worked between July 1992 and June 1993		Worked while enrolled		Employment pattern		
	Percent who worked	Average hours worked per week	Percent who worked	Average hours worked per week	Percent who did not work	Percent employed part-time	Percent employed full-time
All students							
Total*	84.3	37.0	82.6	35.9	15.8	25.7	58.5
Master's degree	87.8	37.8	86.8	36.9	12.2	23.8	64.0
Public	88.1	36.5	87.1	35.5	12.0	28.1	59.9
4-year nondoctorate-granting	92.0	39.1	91.4	38.6	8.0	20.8	71.2
4-year doctorate-granting	86.1	35.1	84.9	33.8	13.9	31.7	54.4
Private, not-for-profit	87.5	39.7	86.5	38.8	12.5	17.7	69.9
4-year nondoctorate-granting	91.9	40.7	91.4	40.4	8.1	14.6	77.3
4-yr doctorate-granting	85.5	39.2	84.2	38.0	14.5	19.1	66.4
Doctoral degree	73.2	32.7	70.3	31.8	26.8	35.8	37.4
Public	73.6	32.2	71.7	31.1	26.4	36.7	36.9
Private, not-for-profit	72.6	33.4	68.0	33.2	27.4	34.3	38.2
First-professional degree	62.9	29.8	53.9	23.3	37.1	32.5	30.4
Public	59.2	29.0	48.9	20.4	40.8	32.9	26.3
Private, not-for-profit	66.0	30.4	58.0	25.3	34.1	32.1	33.8
Full-time, full-year							
Total*	68.8	27.5	64.0	23.8	31.2	42.3	26.5
Master's degree	74.5	27.5	71.7	24.5	25.5	46.2	28.3
Public	77.8	25.3	75.9	23.7	22.2	54.4	23.4
4-yr nondoctorate-granting	75.2	27.1	72.8	24.4	24.8	45.7	29.5
4-yr doctorate-granting	78.2	25.0	76.4	23.6	21.8	55.9	22.3
Private, not-for-profit	69.7	30.9	65.3	26.0	30.3	34.2	35.5
4-yr nondoctorate-granting	83.6	35.6	82.2	30.2	16.4	30.9	52.8
4-yr doctorate-granting	67.3	29.9	62.2	24.9	32.7	34.8	32.5
Doctoral degree	67.1	26.5	63.5	24.9	32.9	44.9	22.2
Public	69.0	25.9	66.4	24.5	31.0	48.5	20.5
Private, not-for-profit	64.1	27.4	58.3	25.7	35.9	39.1	25.0
First-professional degree	58.6	27.5	47.6	18.4	41.4	33.7	25.0
Public	54.6	27.6	43.4	16.5	45.4	31.6	22.9
Private, not-for-profit	62.4	27.5	51.6	19.9	37.6	35.6	26.8
Part-time and/or part-year							
Total*	89.6	39.5	88.7	38.8	10.4	20.0	69.6
Master's degree	90.7	39.7	90.0	39.0	9.3	18.9	71.8
Public	90.3	38.6	89.5	37.7	9.7	22.3	68.0
4-yr nondoctorate-granting	93.5	39.9	93.0	39.5	6.5	18.7	74.8
4-yr doctorate-granting	88.4	37.8	87.4	36.6	11.6	24.4	64.0
Private, not-for-profit	91.3	41.1	90.7	40.7	8.7	14.1	77.2
4-yr nondoctorate-granting	92.7	41.1	92.3	41.3	7.3	13.2	79.5
4-yr doctorate-granting	90.6	41.1	89.9	40.3	9.4	14.6	75.9
Doctoral degree	78.6	37.2	76.3	36.6	21.4	27.9	50.7
Public	77.7	37.0	76.1	35.9	22.4	26.5	51.2
Private, not-for-profit	80.2	37.4	76.8	37.9	19.8	30.3	49.9
First-professional degree	76.3	35.3	72.4	32.7	23.7	28.7	47.6
Public	78.4	33.1	72.4	30.4	21.6	38.3	40.2
Private, not-for-profit	75.1	36.6	72.5	33.9	24.9	23.2	51.9

*Includes students in graduate programs other than master's, doctoral, and first-professional.
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

Appendix A

Glossary

This glossary describes the variables used in this report. The variables were taken directly from the NPSAS:93 Graduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:93 data. A description of the DAS software can be found in appendix B. The labels in parentheses correspond to the names of the variables in the DAS.

The glossary is organized into three sections: variables that describe characteristics of graduate and first-professional students, variables that describe the institutions attended by graduate and first-professional students, and variables that describe and quantify financial aid received by graduate and first-professional students. Within each section, variables are listed in the order they appear in the tables. The following variables are described in this glossary:

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Student characteristics

Degree program (PROGRAM)

Type of degree program the student was enrolled in according to the institution. Student-reported information was used if institutional data were not available.

Master's degree	Student was seeking a master's degree.
Doctoral degree	Student was seeking a doctoral degree.
First-professional degree	Student was seeking one of the following degrees: Chiropractic (D.C. or D.C.M.), Pharmacy (D.Phar.), Dentistry (D.D.S. or D.M.D.), Podiatry (Pod.D. or D.P.), Medicine (M.D.), Veterinary Medicine (D.V.M.), Optometry (O.D.), Law

	(L.L.B. or J.D.), Osteopathic Medicine (D.O.), or Theology (M.Div. or H.H.L. or B.D.).
Other graduate program	Student was enrolled in a program or course at the postbaccalaureate level that does not lead to a graduate or first-professional degree. Includes professional education programs.

Graduate program and institution type (PGMSEC)

The degree program in which the student was enrolled (master's, doctoral, first-professional), combined with the type of institution the student attended (highest offering and the source of revenue and control of operations). (See Institution type and Degree program for complete definition.) Includes the following categories:

Master's, public nondoctorate-granting

Master's, public doctorate-granting

Master's, private, not-for-profit nondoctorate-granting

Master's, private, not-for-profit doctorate-granting

Doctoral, public

Doctoral, private, not-for-profit

First-professional, public

First-professional private, not-for-profit

Other program or other institution type

Field of study (MAJORS4)

Student's field of study during the 1992–93 academic year.

Arts and humanities	Area and ethnic studies, English, foreign language, liberal arts, philosophy, theology, art, music, visual and performing arts.
Social/behavioral sciences	Psychology, social work, anthropology, economics, political science, history, sociology.
Life and physical sciences	Biological sciences, natural resources, environmental science, physical sciences.
Engineering/computer science/ math	Engineering, computer and information sciences, mathematics.

Education	Elementary/secondary education, other education.
Business/management	Accounting, finance, business, marketing, public administration.
Health	Medicine, dentistry, veterinary medicine, nursing, public health, other health fields.
Law	Law.
Other	All other fields.

Income (independent students) (INCOME)

Students' income in 1991. The source of income for independent students is their own assets or earnings including those of their spouse if they are married. Incomes in NPSAS:93 were derived from three sources: institutional records, parental reports, and student reports (in priority order).

Attendance pattern (ATTNSTAT)

Attendance pattern describes the student's full- or part-time attendance while enrolled as defined by the institution, and the number of months a student was enrolled during the year. Students were considered to have been enrolled for a full year if they were enrolled at least 9 months between July 1992 and June 1993.

Full-time, full-year	Student was enrolled full time for the full year at one or more institutions.
Part-time and/or part-year	Student was enrolled part time for the full year or full- or part-time for part of the year, at one or more institutions.

Gender of student (GENDER)

Male

Female

Age as of 12/31/89 (AGE)

23 years old or younger	Student was 23 years or younger as of 12/31/92.
24–29 years old	Student was between 24 and 29 years old as of 12/31/92.

30 years old or older	Student was 30 years old or older as of 12/31/92.

Marital status (SMARITAL)

Student's marital status as of NPSAS interview date.

Not married, separated	Student was single, widowed, divorced, or separated.
Married	Student was married.

Race–ethnicity (RACE)

American Indian/Alaskan Native	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation community recognition.
Asian/Pacific Islander	A person having origins in any of the Pacific Islander peoples of the Far East, Southeast Asia, the Indian Subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
Black, non-Hispanic	A person having origins in any of the black racial groups of Africa, who is not of Hispanic origin.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
White, non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).

Student citizenship (CTZNSHP2)

U.S. citizen	Student was a U.S. citizen or U.S. national in 1992–93.
Noncitizen	Student was a permanent U.S. resident or held a temporary resident card in 1992–93.
Other	Student was neither of the above (includes those holding student or exchange visitor visas).

Attendance intensity (ATTEND2)

Student's attendance status as defined by the institution during the fall or during the first month enrolled after October 1992.

Full-time	Student was enrolled full time in the first term enrolled.
Half-time or more	Student was enrolled less than full time, but at least half time in the first term enrolled.
Less than half-time	Student was enrolled less than half time in the first term enrolled.
Part-time, unknown	Student was enrolled part time, but exact status was unknown.

Dependency status for financial aid (DEPEND2)

Based upon DEPEND, divided students into those who were dependent, independent without dependents of their own, and independent with dependents of their own.

Dependent	Student was considered financially dependent for financial aid purposes in 1992–93.
Independent without dependents	Student was considered financially independent for financial aid purposes and had no dependents.
Independent with dependents	Student was considered financially independent for financial aid purposes and had dependents. Spouses were considered dependents.

Dependency status (DEPEND)

Dependency status was determined primarily for evaluating financial aid eligibility. If a student was considered financially dependent, the student's parents' assets and income were considered in determining aid eligibility. If the student was financially independent, only the student's and spouse's assets were considered, regardless of the relationship between student and parent.

Graduate students were considered independent if 1) the institution reported that they were independent, or 2) they met one of the following criteria:

Student was 24 or older as of 12/31/92;

Student was a veteran;

Student was an orphan or ward of the court;

Student had legal dependents, other than spouse;

Student was not claimed as a dependent by parents on 1992 tax returns.

Degree program completed in 1992–93 (COMPLPGM)

Student's status in completing the graduate program. Students were completers if they were awarded their degree during 1992–93.

Student's spouse's earnings (SPSINC)

For a married student, spouse's earned income for 1991 as reported on financial aid applications or in the student interview. The percentage of students who had spouses who reported earnings is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who had spouses with earnings.

Average hours worked per week: July 1992 to June 1993 (EMWKHR2)

Average number of hours worked per week for pay between July 1992 and June 1993, as reported by the student. The percentage of students who reported working for pay between July 1992 and June 1993 is the percentage with positive amounts for this variable. The average number of hours worked per week is the average for all students who reported working for pay between July 1992 and June 1993.

Did not work	Student did not report working between July 1992 and June 1993.
Employed part time	Student reported working less than 35 hours per week between July 1992 and June 1993.
Employed full time	Student reported working 35 hours or more per week between July 1992 and June 1993.

Average hours worked per week while enrolled: 1992–93 (EMWKHR3)

Average number of hours worked per week while attending classes, as reported by the student. The percentage of students who reported working while enrolled is the percentage with positive amounts for this variable. The average number of hours worked per week is the average for all students who reported working while enrolled.

Institutional characteristics*

Control of institution (CONTROL)

Source of revenue and control of operations.

Public	A postsecondary institution operated by publicly elected or appointed officials where the program and activities are under the control of these officials and that is supported primarily by public funds.
Private, not-for-profit	A postsecondary institution that is controlled by an independent governing board and incorporated under section 501(c)(3) of the Internal Revenue Code.

Institution type (level and control) (SECTOR_B)

NPSAS institution type by level and control. Institution level concerns the institution's highest offering (length of program and type of certificate, degree, or award), and control concerns the source of revenue and control of operations.

Public nondoctorate-granting	A public institution that grants at least a baccalaureate or master's degree in one or more programs. This type of institution cannot award higher than a master's degree.
Public doctorate-granting	A public institution that grants at least a doctoral or first-professional degree in one or more programs.
Private, not-for-profit nondoctorate-granting	A private, not-for-profit institution that grants at least a baccalaureate or master's degree in one or more programs. This type of institution cannot award higher than a master's degree.
Private, not-for-profit doctorate-granting	A private, not-for-profit institution that grants at least a doctoral or first-professional degree in one or more programs.
Other	An institution that does not fit into the above categories.

*For students enrolled in more than one institution, the institutional characteristics refer to the institution sampled for NPSAS.

Financial aid variables

Total costs (TOTCOSTU)

Student-reported total costs, including tuition and fees and all other costs. This amount was not adjusted for attendance status. The average amount is the average for all students, including those who did not report having any of these costs.

Tuition and fees (TUITION)

Actual amount of tuition charged the student for the terms attended as reported by the institution. Student-reported information was used if institutional data were not available or if the student attended more than one institution during the academic year. The average amount is the average for all students, including those who did not have any tuition or fees.

Total nontuition expenses (SRNONTUN)

Total nontuition expenses as reported by the student before adjustment for less than full-time attendance periods. Nontuition expenses include books and supplies, other direct costs of attendance, and household expenses. The average amount is the average for all students, including those who did not report having any of these expenses.

Household expenses while enrolled (LIVEXPUN)

Student-reported average monthly household expenses while enrolled multiplied by the number of months enrolled. Household expenses include all costs not related to tuition and other school expenses. The average amount is the average for all students, including those who did not report any household expenses.

Other attendance costs (EDCOST)

Amount student reported spending for expenses directly related to attending classes. This includes the cost of books and supplies, equipment, commuting, and child care required to attend classes. The average amount is the average for all students, including those with none of these costs.

Attendance-adjusted total costs (TOTCOSTA)

Student-reported total costs, including tuition and fees and all other costs. This amount was adjusted for attendance status. The average amount is the average for all students, including those who did not report having any of these costs.

Attendance-adjusted household expenses (LIVEXPAJ)

Student-reported total household expenses while enrolled adjusted for attendance status. If the student attended full time/full year, this represents the average monthly household expenses times the number of months enrolled. If the student was enrolled less than full time/full year, the student-reported average monthly household costs were set equal to 75 percent during months attending at least half time but less than full time, and set equal to 25 percent during months that the student attended less than half time. The average amount is the average for all students, including those who did not report any household expenses.

Attendance-adjusted total nontuition expenses (SRNONTAJ)

Total nontuition expenses as reported by the student adjusted for attendance status. Nontuition expenses include books and supplies, other direct costs of attendance, and household expenses adjusted for attendance status during the months enrolled. The average amount is the average for all students, including those who did not report having any of these expenses.

Any aid (TOTAID)

Total amount of all financial aid received from all sources, including federal, state, institution, and other sources. The percentage of students who received any financial aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received any financial aid.

Grants (TOTGRT)

Total grants received in 1992–93. Grants are a type of student financial aid that does not require repayment or employment. Grants include scholarships and fellowships. The percentage of students with grants is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received grants.

Loans (TOTLOAN)

Total loans received between 1992–93. This includes all loans through federal, state, or institutional programs except PLUS loans (which are made to parents). Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. The percentage of students with loans is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received loans.

Work study (TOTWKST)

Total work-study aid received. Work-study programs provide partial reimbursement of wages paid to students. They may be sponsored by the federal or state governments or by the institution. These programs are used infrequently by graduate students. The percentage of students with work-study aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received work-study aid.

Total amount received for assistantships (ASTAMT)

Sum of amounts received from all research assistantships, teaching assistantships, and other assistantships. The percentage of students with assistantships is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received assistantships. Assistantships are a form of institutional aid.

Tuition waivers (WAIVAMT)

Total tuition waivers. Students with waivers are excused from paying tuition, or pay a discounted tuition. This variable included waivers for institutional employees or dependents and other waivers or discounts. The percentage of students with tuition waivers is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received tuition waivers.

Stafford amount (STAFFAMT)

Amount of Stafford loans during 1992–93. This includes all Stafford loans taken out at all institutions the student attended during the year. Stafford loans are long-term, low-interest loans administered by the federal government. Students borrow money for education expenses directly from banks or other lending institutions. The loans are guaranteed by the federal government. This program was formerly known as the Guaranteed Student Loan (GSL) program. The percentage of students who received Stafford loans is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received Stafford loans.

Total federal aid amount (TFEDAID)

Total amount of federal financial aid, including loans, grants, work study, and all other federal aid, excluding VA/DOD aid. The percentage of students who received any federal aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received federal aid.

Total state aid amount (STATEAMT)

Total amount of state aid received by a student in 1992–93. State aid includes state-based grants, loans, work study, and other state-based awards. The percentage of students who received state aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received state aid.

Institutional aid amount (INSTAMT)

Total institutional aid amount. Institutional aid includes grants and loans from the institution attended, work-study positions, and research and teaching assistantships. Includes assistantships funded by federal research grants. The percentage of students with institutional aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received institutional aid.

Total other source of aid (OTHERAMT)

For students who received aid, total aid from sources that could not be classified as federal, state, or institutional. The percentage of students with other aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received aid from these sources.

Employer aid (EMPLYAMT)

Total amount of employer aid received between July 1992 and June 1993. Employer aid is aid students receive from the business, corporation, institution, or individual by whom the student is employed. Employers include the postsecondary institution the student attends if the student is employed other than in an assistantship capacity or through a formal work-study program. The percentage of students with employer aid is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received employer aid.

Funds, aid package by source of aid (AIDSCR2)

Packages by sources of aid: federal, state, institutional, and other sources. For students with any aid, this variable records combinations of aid from federal, state, institutional, and other aid sources. The average amount received is the average for all students who received aid.

Federal aid only	Student received federal aid only.
Federal and institutional aid	Student received federal as well as institutional aid.

Institutional only	Student received institutional aid only.
Other aid only	Student received aid from any other combination of sources.
Unaided	Student did not receive financial aid from any source.

Funds, aid package (AIDPACK)

Packages by types of aid: grants, loans, and other types of aid. For students with any aid, records combinations of aid from grants, loans, work study, or other aid sources.

Grant only	Student received grant aid only.
Grant and loan	Student received grant and loan aid.
Loan only	Student received loans only.
Other	Student received any other combination of aid.

Ratio of federal aid to total aid (FEDPCT)

Table 2.9: For students who received aid from any source, the proportion of total aid from federal sources expressed as a percentage. The average ratio of federal aid to total aid is the average ratio for all students who received any aid.

Table 2.10: For students who received federal aid, the proportion of total aid from federal sources expressed as a percentage. The average ratio of federal aid to total aid is the average ratio for all students who received federal aid.

Ratio of institutional aid to total aid (INSTPCT)

Table 2.9: For students who received aid from any source, the proportion of total aid that was institutional aid expressed as a percentage. The average ratio of institutional aid to total aid is the average ratio for all students who received any aid.

Table 2.10: For students who received institutional aid, the proportion of total aid that was institutional aid expressed as a percentage. The average ratio of institutional aid to total aid is the average ratio for all students who received institutional aid.

Ratio of state aid to total aid (STAPCT)

Table 2.9: For students who received any aid, the proportion of total aid that was state aid expressed as a percentage. The average ratio of state aid to total aid is the ratio for all students who received any aid.

Table 2.10: For students who received state aid, the proportion of total aid that was state aid expressed as a percentage. The average ratio of state aid to total aid is the average ratio for all students who received state aid.

Ratio of grants to total aid (GRTPCT)

Table 2.9: For students who received any aid, the proportion of total aid that was grant aid expressed as a percentage. The average ratio of grants to total aid is the average ratio for all students who received any aid.

Table 2.10: For students who received grant aid, the proportion of total aid that was grant aid expressed as a percentage. The average ratio of grants to total aid is the average ratio for all students who received grant aid.

Ratio of grants to grants and loans (GRTRATIO)

Table 2.9: For students who received grants *or* loans, the proportion of total grant and loan aid that was grant aid expressed as a percentage. The average ratio of grants to grants and loans is the average ratio for all students who received grants *or* loans.

Table 2.10: For students who received grants *and* loans, the proportion of total grant and loan aid that was grant aid expressed as a percentage. The average ratio of grants to grants and loans is the average ratio for all students who received grants *and* loans.

Ratio of grants to total loans (GRTLOAN)

Table 2.9: For students who received loans, the proportion of total grants to total loans expressed as a percentage. The average ratio of grants to total loans is the average ratio for all students who received loans.

Table 2.10: For students who received grants and loans, the proportion of total grants to total loans expressed as a percentage. The average ratio of grants to total loans is the average ratio for all students who received grants and loans.

Ratio of loans to total aid (LOANPCT)

Table 2.9: For students who received any aid, the percentage of total aid received that was loans expressed as a percentage. The average ratio of loans to total aid is the average ratio for all students who received aid.

Table 2.10: For students who received loans, the percentage of total aid received that was loans expressed as a percentage. The average ratio of loans to total aid is the average ratio for all students who received loans.

Total direct contribution from parents (SPARSPRT)

Student-reported amount of direct monetary contribution from both parents for academic year 1992–93 school expenses, not including loans or in-kind income. The percentage of students who received funds from their parents for their graduate or first-professional education is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received contributions from their parents.

Total amount of parent loans to student (SPARLOAN)

Student-reported sum of loans from both parents for the 1992–93 academic year. The percentage of students who borrowed from their parents for their graduate or first-professional education is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who borrowed from their parents.

Borrowing for undergraduate education (BOR1)

Yes	Student reported borrowing for undergraduate education. Includes loans from all sources (including friends, relatives, and banks as well as through federal, state, and institutional loan programs) and for all undergraduate years, as well as loans that have been repaid.
No	Student did not report borrowing for undergraduate education.

Amount student borrowed for undergraduate education (BORAMT1)

The total amount the student borrowed from all sources for undergraduate education up to June 30, 1993. The average amount received is the average for all students who borrowed for their undergraduate education.

Borrowing for graduate education (BOR2)

Yes	Student reported borrowing for graduate education. Includes loans from all sources (including friends, relatives, and banks as well as through federal, state, and institutional loan programs) and for all graduate years, as well as loans that have been repaid.
No	Student did not report borrowing for graduate education.

Amount student borrowed for graduate education (BORAMT2)

The total amount the student borrowed from all sources for graduate education up to June 30, 1993. The average amount received is the average for all students who borrowed for their graduate education.

Borrowing for undergraduate and graduate education (BOR3)

Yes	Student reported borrowing for undergraduate or graduate education. Includes loans from all sources (including friends, relatives, and banks as well as through federal, state, and institutional loan programs) and for all undergraduate and graduate years, as well as loans that have been repaid.
No	Student did not report borrowing for undergraduate or graduate education.

Total amount student borrowed for education (BORAMT3)

The total amount the student borrowed from all sources for all undergraduate and graduate education up to June 30, 1993. The average amount received is the average for all students who borrowed for their undergraduate and graduate education.

Supplemental Loan for Students amount (SLSAMT)

Amount of federal SLS (Supplemental Loan for Students). SLS loans are variable-interest rate (maximum 12 percent) loans that are awarded to independent undergraduates and graduate and professional students who are attending school at least half time. For students in full-year programs, the maximum loan amount in 1992–93 was $4,000, provided the cumulative total

did not exceed $20,000. SLS loans are offered by commercial lenders, and interest accrues while the student is enrolled. The percentage of students who received SLS loans is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received SLS loans.

Perkins loan amount (PERKAMT)

Amount of federal Perkins loan. The Perkins loan is a campus-based low interest loan for students who show exceptional financial need. Total awards, including awards from all previous years, cannot exceed $18,000 for graduate or first-professional students. The percentage of students who received a Perkins loan is the percentage with positive amounts recorded for this variable. The average amount received is the average for all students who received a Perkins loan.

Stafford amount categories (STAFFCAT)

Stafford loan amounts, ordered into three categories:

None	Student did not receive a Stafford loan.
Some	Student received a Stafford loan of less than $7,500 (the maximum amount).
Maximum	Student received the maximum Stafford loan amount.

Attendance-adjusted ratio of total aid to student-reported cost (AIDCST2)

Ratio of total aid to student-reported total cost adjusted for attendance. The average ratio is the average for all students who reported having costs of attendance.

Appendix B

Technical Notes and Methodology

The 1992–93 National Postsecondary Student Aid Study (NPSAS:93)

The need for a nationally representative database on postsecondary student financial aid prompted the U.S. Department of Education to conduct the National Postsecondary Student Aid Study, a survey conducted every 3 years beginning in 1987. The NPSAS sample was designed to include students enrolled in all types of postsecondary education. Thus, it included students enrolled in public institutions; private, not-for-profit institutions; and private, for-profit institutions. The sample included students at 2-year and 4-year institutions, as well as students enrolled in occupationally specific programs that lasted for less than 2 years.

The NPSAS:93 analysis file included a stratified sample of approximately 66,000 students (about 14,000 of whom were graduate students) from about 1,100 institutions. Students attending NPSAS institutions were eligible to be included in the sample if they were enrolled between July 1, 1992 and June 30, 1993; and were enrolled in one or more courses or programs including courses for credit, a degree or formal award program of at least 3 months' duration, or an occupationally or vocationally specific program of at least 3 months' duration. Regardless of their postsecondary status, however, students who were also enrolled in high school were excluded. In addition, all students in the NPSAS sample who received a baccalaureate degree between July 1, 1992 and June 30, 1993 were included and used as the base sample for the NPSAS:93 longitudinal component survey (Baccalaureate and Beyond).

For each of the students included in the NPSAS sample, there were up to three sources of data. First, institution registration and financial aid records were extracted. Second, a Computer Assisted Telephone Interview (CATI) designed for each student was conducted. Finally, a CATI designed for the parents or guardians of a subsample of students was conducted. Data from these three sources were synthesized into a single system with an overall response rate of about 85 percent.

For more information on the NPSAS survey, consult *Methodology Report for the 1992–93 National Postsecondary Student Aid Study* (Longitudinal Studies Branch, Postsecondary Education Statistics Division, Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, 1995).

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors happen because observations are made only on samples of students, not on entire populations. Nonsampling errors occur not only in sample surveys but also in complete censuses of entire populations.

Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and estimating missing data.

Data Analysis System

The estimates presented in this report were produced from the NPSAS:93 Graduate Data Analysis System (DAS). The DAS software makes it possible for users to specify and generate their own tables from postsecondary data sets. With the DAS, users can recreate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors[20] and weighted sample sizes for these estimates. For example, table B.1 presents the standard errors that correspond to table 2.1 in the text. If the number of valid cases is too small to produce an estimate, the DAS prints the message "low-N" instead of the estimate.

[20]Since the NPSAS sample is not a simple random sample, simple random techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

Table B.1—Standard errors for table 2.1—Percentage of graduate and first-professional students who received financial aid, by type of aid, attendance pattern, degree program, and institution type: 1992–93

	Any aid	Grants	Loans	Work-study	Assistant-ships	Tuition waivers[1]	Stafford loans[2]
			All students				
Total[3]	0.85	0.66	0.69	0.21	0.45	0.42	0.68
Master's degree	1.13	0.85	0.72	0.23	0.55	0.45	0.70
Public	1.19	0.85	0.79	0.31	0.61	0.60	0.75
4-year nondoctorate-granting	1.64	1.06	1.09	0.23	0.70	0.52	1.00
4-year doctorate-granting	1.45	1.09	0.96	0.43	0.83	0.79	0.92
Private, not-for-profit	1.83	1.39	1.16	0.33	0.99	0.60	1.12
4-year nondoctorate-granting	2.86	2.68	1.33	0.45	0.27	1.13	1.13
4-year doctorate-granting	2.25	1.70	1.61	0.44	1.38	0.72	1.60
Doctoral degree	1.84	1.50	1.29	0.75	1.51	1.53	1.30
Public	2.12	1.86	1.19	1.04	1.95	1.93	1.21
Private, not-for-profit	3.43	2.52	2.70	0.92	2.20	2.31	2.67
First-professional degree	1.27	1.67	1.70	0.73	0.55	0.86	1.69
Public	1.26	2.35	1.73	1.07	0.62	1.31	1.56
Private, not-for-profit	2.00	2.39	2.27	1.05	0.89	1.07	2.29
			Full-time, full-year				
Total[3]	1.14	1.29	1.55	0.47	1.19	1.02	1.54
Master's degree	2.27	2.00	2.13	0.72	1.93	1.35	2.11
Public	2.16	1.99	2.07	0.88	1.85	1.79	1.96
4-year nondoctorate-granting	4.46	4.51	5.21	2.13	2.91	1.84	4.97
4-year doctorate-granting	2.25	2.10	2.16	0.94	2.09	1.96	2.04
Private, not-for-profit	4.16	3.40	3.87	1.26	3.96	1.75	3.92
4-year nondoctorate-granting	2.75	2.76	2.00	0.47	1.45	0.64	2.19
4-year doctorate-granting	4.60	3.75	4.59	1.44	4.51	2.02	4.68
Doctoral degree	2.29	2.22	2.45	1.03	2.03	2.11	2.41
Public	2.89	2.90	2.42	1.23	2.93	2.87	2.34
Private, not-for-profit	3.94	3.25	4.67	1.82	2.50	2.96	4.58
First-professional degree	1.19	1.79	1.78	0.87	0.66	0.99	1.73
Public	1.30	2.63	1.92	1.28	0.57	1.42	1.72
Private, not-for-profit	1.74	2.60	2.17	1.27	1.17	1.25	2.23
			Part-time and/or part-year				
Total[3]	0.84	0.64	0.47	0.17	0.31	0.35	0.43
Master's degree	0.93	0.76	0.56	0.19	0.33	0.36	0.53
Public	1.04	0.77	0.63	0.26	0.45	0.46	0.60
4-year nondoctorate-granting	1.63	1.07	0.92	0.19	0.60	0.53	0.87
4-year doctorate-granting	1.35	1.07	0.79	0.38	0.64	0.63	0.73
Private, not-for-profit	1.66	1.34	0.95	0.26	0.43	0.55	0.88
4-year nondoctorate-granting	2.85	2.76	1.20	0.25	0.25	1.03	1.13
4-year doctorate-granting	1.94	1.57	1.25	0.39	0.65	0.68	1.17
Doctorate degree	2.43	2.12	0.98	0.65	1.84	1.72	0.97
Public	2.67	2.48	1.00	0.92	1.85	2.11	0.95
Private, not-for-profit	4.73	3.96	2.03	0.63	3.96	2.67	2.05
First-professional degree	3.09	2.38	3.25	0.52	0.84	1.09	3.02
Public	5.14	3.48	4.28	0.88	2.09	1.69	4.21
Private, not-for-profit	3.87	3.11	4.56	0.64	0.52	1.42	4.21

[1]Included in "Grants" column as well.
[2]Included in "Loans" column as well.
[3]Includes students in graduate programs other than master's, doctoral, and first-professional.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93 National Postsecondary Student Aid Study (NPSAS:93), Graduate Data Analysis System.

In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFT) for all the variables identified in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the NPSAS-stratified sampling method.

For more information about the NCES Data Analysis System, contact:

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Statistical Procedures

The 1992–93 NPSAS survey, while representative and statistically accurate, was not a simple random sample. Instead, the survey sample was selected using a more complex three-step procedure with stratified samples and differential probabilities of selection at each level. First, postsecondary institutions were initially selected within geographical strata. Once institutions were organized by zip code and state, they were further stratified by control (i.e., public; private, not-for-profit; or private, for-profit) and offering (less-than-2-year; 2- to 3-year; 4-year nondoctorate-granting; and 4-year doctorate-granting). Sampling rates for students enrolled at different institutions and levels (undergraduate or other) varied, resulting in better data for policy purposes, but at a cost to statistical efficiency.

The comparisons described in the report have all been tested for statistical significance to ensure that the differences are larger than those that might be expected due to sampling variation. The two types of comparisons have been made in the report are as follows.

Differences in two estimated percentages. The paired comparisons were tested using the Student's t statistics. Comparisons based on the estimates of the proportions include the estimates of the probability of a Type I error, or significance level. The significance levels were determined by calculating the Student's t values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing. The student's t values may be computed for comparisons using these tables' estimates with the following formula:

$$t = \frac{P_1 - P_2}{\sqrt{se_1^2 + se_2^2}}$$

where P_1 and P_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. Note that this formula is valid only for independent estimates. When the estimates were not independent (for example, when comparing the percentages across a percent distribution in this report (a row in a table), a covariance term was added to the denominator of the *t*-test formula).

There are hazards in reporting statistical tests for each comparison. First, a test that produces a large *t* statistics may appear to merit special attention. This can be misleading since the magnitude of the *t* statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large *t* statistic.

A second hazard in reporting statistical tests for each comparison is making multiple comparisons among categories of an independent variable. For example, when making paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or "families" are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \leq .05/k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that when k comparisons were made within a family of possible tests the significance level of the comparisons would sum to $p \leq .05$.[21]

For example, in a comparison of the percentages of males and females who enrolled in a graduate program, only one comparison is possible (males v. females). In this family, $k = 1$, and the comparison can be evaluated with a Student's *t* test. When students are divided into five racial-ethnic groups and all possible comparisons are made, then $k = 10$ and the significance level of each test must be $p \leq .05/10$, or .005. The formula for calculating family size (k) is as follows: $k = j * (j - 1)/2$, where j is the number of categories for the variable being tested. In the case of race-ethnicity, there are five racial-ethnic groups (American Indian/Alaskan Native; Pacific Islander/Asian; black, non-Hispanic; Hispanic; and white, non-Hispanic), so $k = 5*(5-1)/2=10$.

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[21]The standard that $p \leq .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \leq .05$. For tables showing the *t* statistic required to ensure that $p \leq .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," *Journal of the American Statistical Association* 56: 52–64.

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